THE SATURDAY EVENING POST

An Illustrated Weekly
Founded A°. D¹. 1728 by Benj. Franklin

AUG. 19, 1911

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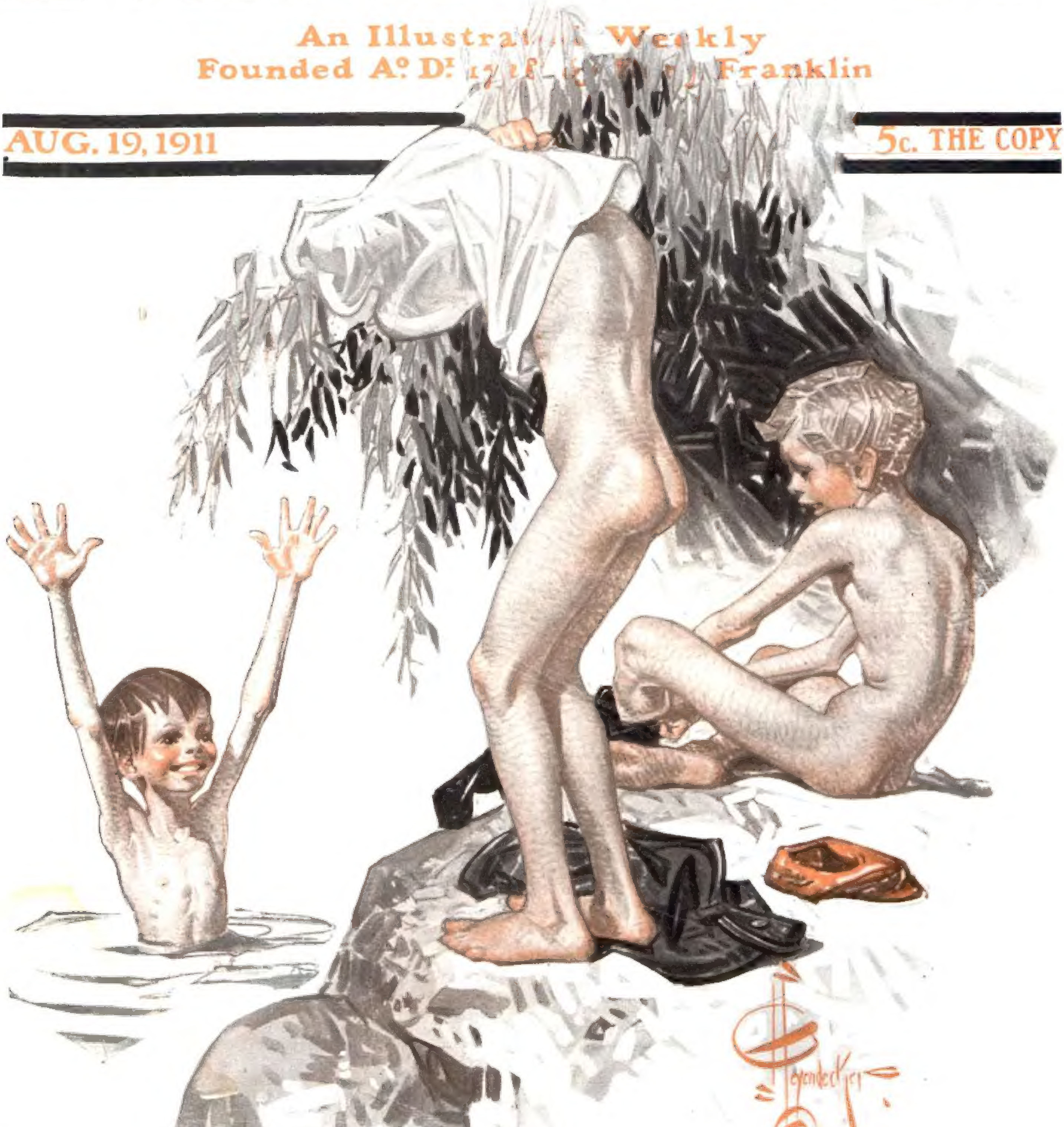


MORE THAN A MILLION AND THREE-QUARTERS CIRCULATION WEEKLY

LIFE-SAVERS

SUNSHINE
OUTDOOR AIR
HONEST WORK
PURE WATER
RECREATION
SHREDDED WHEAT

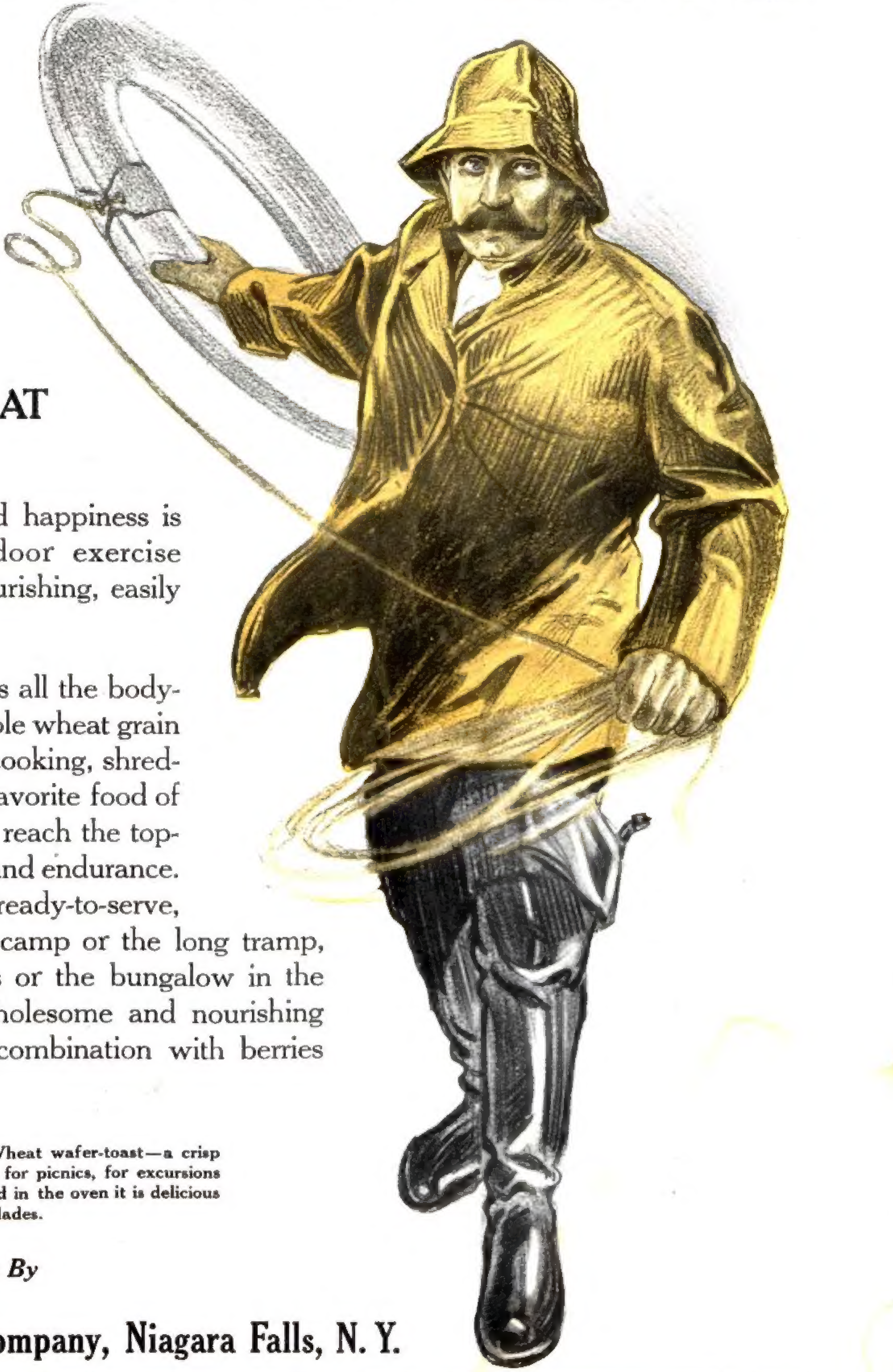
THE road to health and happiness is through rational outdoor exercise combined with simple, nourishing, easily digested foods.

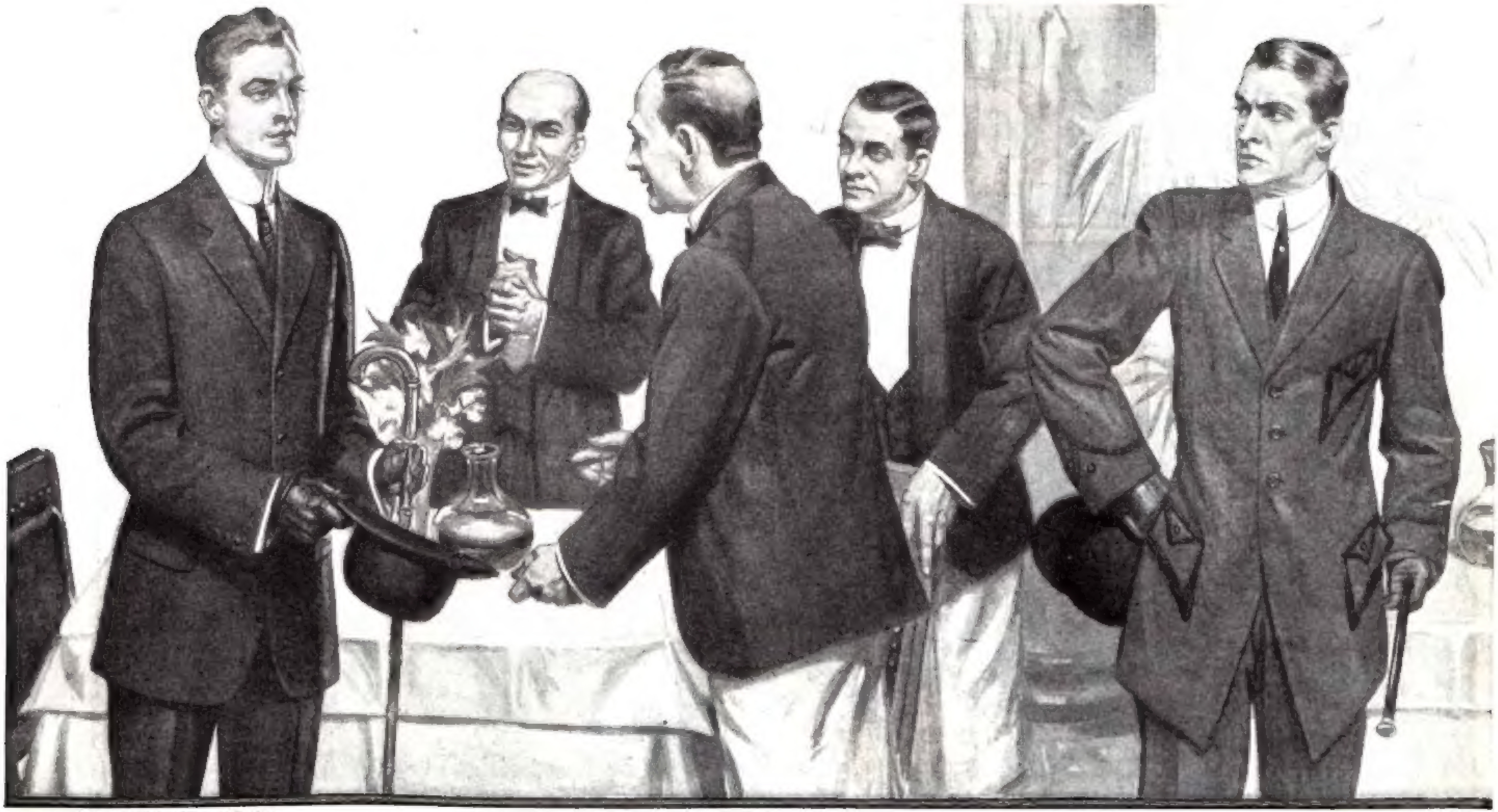
Shredded Wheat contains all the body-building material in the whole wheat grain made digestible by steam-cooking, shredding and baking. It is the favorite food of the athlete who is trying to reach the top-notch of physical efficiency and endurance. Being ready-cooked and ready-to-serve, it is the ideal food for the camp or the long tramp, for the cabin in the woods or the bungalow in the mountains. Deliciously wholesome and nourishing with milk or cream or in combination with berries or other fruits.

TRISCUIT is the Shredded Wheat wafer-toast—a crisp and tasty snack for campers, for picnics, for excursions on land or sea. When toasted in the oven it is delicious with butter, cheese or marmalades.

Made By

The Shredded Wheat Company, Niagara Falls, N. Y.





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The World Gives First-Favor to the Royal-Tailored Man

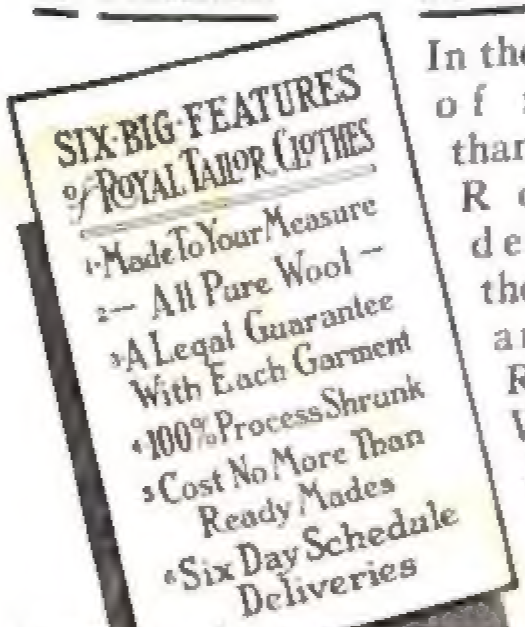
After all, there is nothing unfair or snobbish in the deference paid to the tailor-clad man. The very symmetry and precision

of his clothes suggest qualities that the world can rightly reverence and respect.

The close unity of the fit to his body lines; the pleasing harmony of the fabric to his personality, the exactness of the style to his requirements—all these symbolize the conscientious care and self respect that justly appeal to the human eye and mind.

In short, the man who *specifically* plans his personal appearance with *pains* and *brains* gets recognition simply because he *deserves* it.

A National Invitation



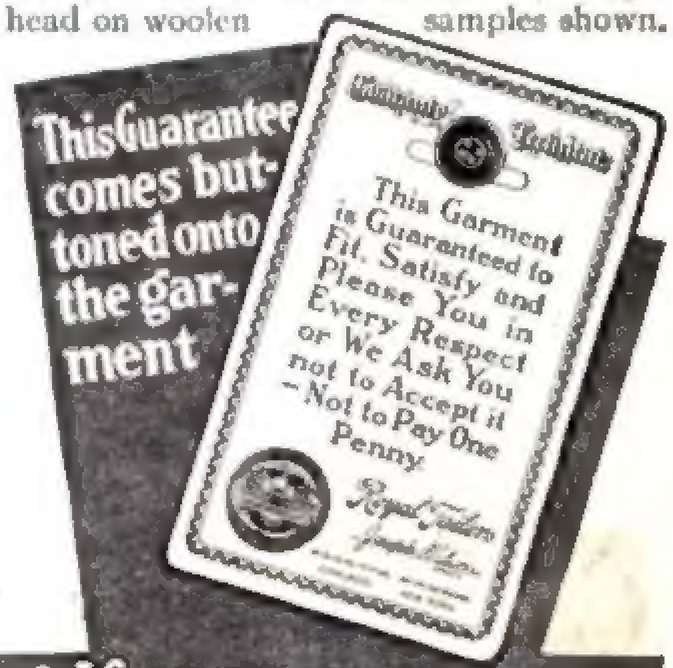
SIX·BIG·FEATURES
of ROYAL TAILOR CLOTHES
1·Made To Your Measure
2— All Pure Wool —
3·A Legal Guarantee With Each Garment
4·100% Process Shrunk
5·Cost No More Than Ready Mades
6·Six Day Schedule Deliveries

In the stores of more than 5,000 Royal dealers, the semi-annual Royal Woolen Exposition is now ready. The main aim of this early Fall advertisement is to cordially invite you, in behalf of your local Royal dealer, to call at his store and feast your eyes on his resplendent display of 500 rich, rare and exclusive Woolen Innovations—new from the World's greatest looms. The call you pay to-day will yield dividends to your wardrobe all through the year.

You know that the Royal Service is strictly a made-to-measure service. You select the fabric of your ideal; the dealer takes the measures—and here in our Chicago or New York shops a master tailor drapes your suit over your body chart.

$20, $25, $30 and $35 brings you the utmost in tailoring through the Royal System.

CAUTION:—It is important in these days of cunning substitution to beware of imitations. To protect clothes buyers—we will prosecute any attempt to use the Royal name and trade-mark on tailored clothes not made by us. But for your own protection—look for the Royal tiger head on woolen samples shown.



This Guarantee comes buttoned onto the garment

This Garment is Guaranteed to Fit, Satisfy and Please You in Every Respect or We Ask You not to Accept it —Not to Pay One Penny

Even the very day for delivery is guaranteed in Royal Tailoring. If your garment is not completed on schedule time, we forfeit $1 a day in cash, for each and every day's delay. This service is a "Service of Certainties."

PAY LESS AND DRESS BETTER

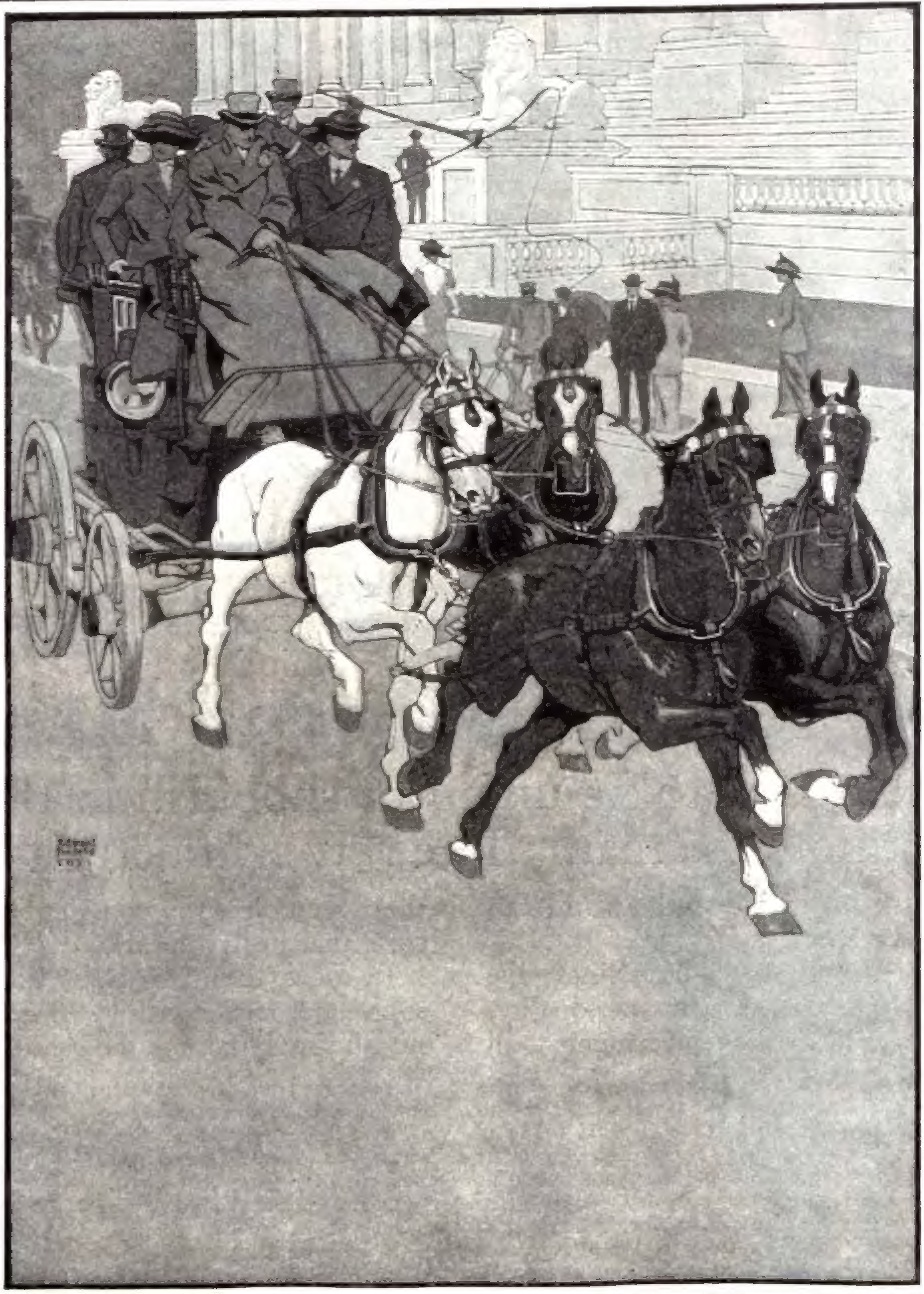
Royal "Tailored-To-Your-Order" Clothes

The Royal Tailors

Chicago · Over 5000 Royal Dealers · President · 148 Branch Royal Stores · New York

"The Clothes That Real Men Wear"

The Style Book



Copyright by Hart Schaffner & Marx

YOU'LL find the fall Style Book very useful; a New York number; the scenes and the clothes will interest you. Here we show the poster, drawn by Edward Penfield; announcing the book.

The book will be ready about September 1.

Hart Schaffner & Marx
Good Clothes Makers
New York Boston Chicago

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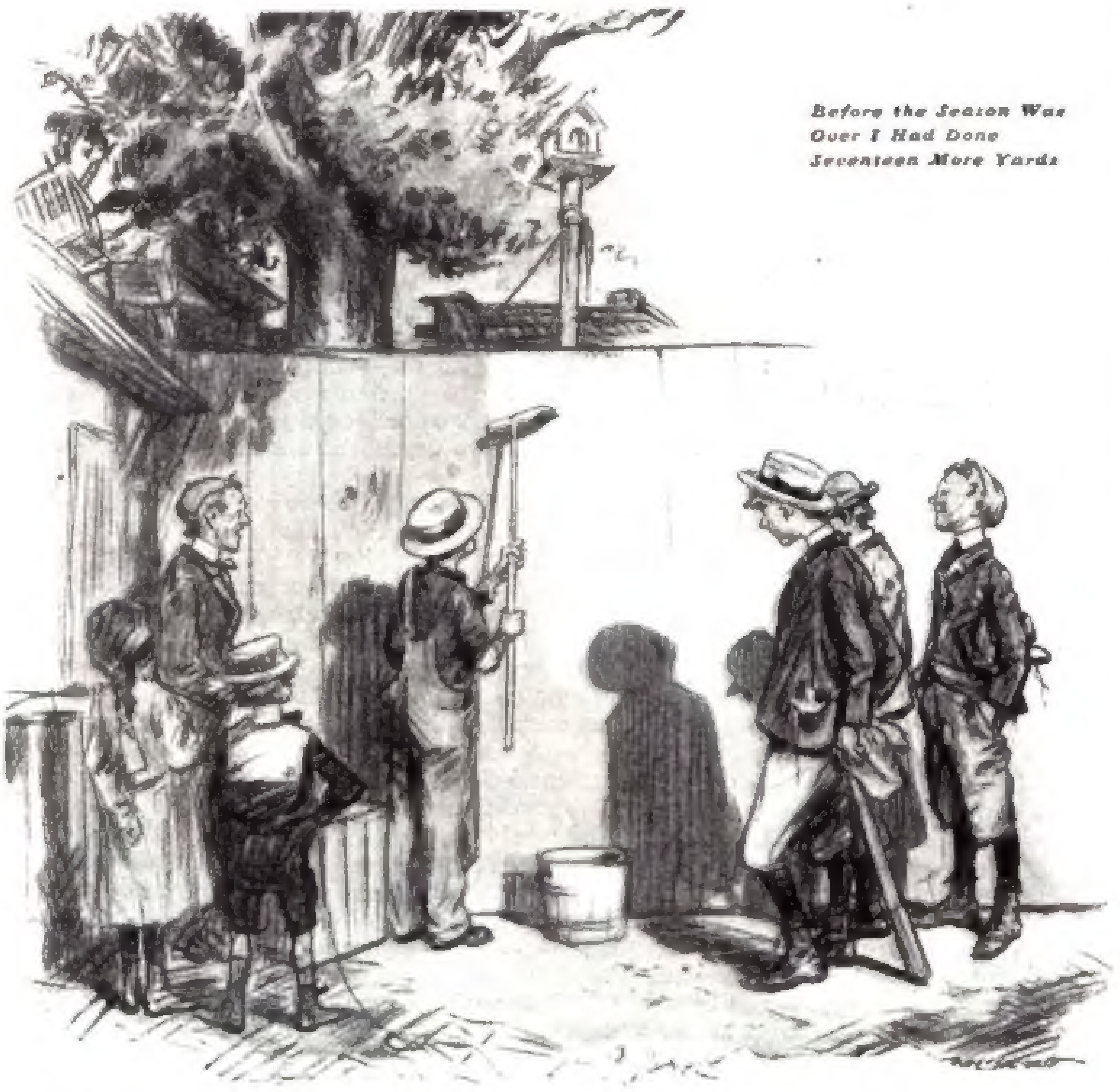
The Making of a Small Capitalist

ILLUSTRATED BY HENRY RALEIGH



Before the Season Was Over I Had Done Seventeen More Yards

I AM not a Rockefeller or Carnegie or Pierpont Morgan—or even the owner of a yellow gold mine that sends a stream of dollars down the mountainside into my vaults. If you are looking for that kind you may as well pass on right now.

I am a small capitalist—a *small* capitalist, I tell you. My total holdings would not cash in for more than twenty-two thousand dollars; and I am thirty-one years old.

What I have done is what any average man, who puts his head and his hands and his back to the question of getting a start and keeping it, can do; at least, most average men.

If you are an energetic young fellow of from fifteen to twenty, looking for an honest and honorable road to a moderate success; or a man from twenty to thirty, not ashamed of hand as well as head work; or a man from thirty up, who is willing to consider another man's method and adopt that part of it which suits him and his life—you may be interested a little in hearing how I got my start.

My mother was the most managing woman I ever saw—small, wiry, active. She always wore spectacles; I suppose she did take them off sometimes, but I can't remember ever seeing them apart from her or even imagine how she would look without them; they seemed a part of her keen insight. My father was a good-natured, easy-going kind of man, without any trade or special training. He was ten years older than my mother and weighed nearly twice as much, but she managed him as well as everybody else she had a chance at. They had come to the city some time before I was born.

She managed her husband and each one of us children to a queen's taste. Though we might know we were being worked and flattered and coaxed and coerced into doing things—even things we did not want to do—somehow we did not rebel or think of refusing; she either made us see it was best, or trust from past experience her superior sight through those glasses of hers. And she enjoyed it; poor soul, she had few pleasures as most women count them; but I think she had more of the pleasure of managing, the real pleasure of a ruler, than most women.

The first I can remember, there had been sickness and pa was out of a job. The place we lived in was very small and lopsided, and dingy and crowded. There were seven children—a girl, a boy, three more girls; then I came, and a little girl after me—nine of us in three rooms.

What a Managing Mother Accomplished

I SEEM to remember much washing that winter; my mother seemed always either bending over the tub or ironing, and yet we didn't have many clothes. I couldn't quite understand it, and when I asked her she said:

"Listen to the boy! Now if I was you I'd be turning the wringer and seeing how much fun it is to squeeze out the water and make the clothes peel off dry, and see the suds running down, instead of standing there like a big open-mouthed baby asking where I find the clothes. See here, Jim; this way—isn't it fun?" Somehow, before I knew it, I was having the best kind of a time, with the next oldest sister helping—and the clothes were ready for the bluing water.

"Now just souse 'em a little in that, Jim; you can if you'll roll your sleeves way up to here"—indicating shoulder spaces—"and be careful not to put that water all over yourself instead of the clothes." So the great privilege of wringing and bluing for an hour or two was accorded me. This was repeated from time to time. I proudly enjoyed the privilege; and it was several years before I fully realized her strategy. It was in such ways she extended her strength and managed to get so much work done.

Somehow things got better with us after a time. Ma managed my father out of his place as teamster to a steady job as motorman on the street railroad, a position that seemed to suit him exactly and which he held cheerfully and well for the rest of his life.

We moved to another run-down cottage, but the yard was larger and there were four rooms, besides a shed at the back. It was not long before my mother had managed to get this shed floored, two sides planked up and the fourth side screened; then it made a good kitchen-dining-room for half the year.

Mother managed all of us children as we grew up; all are still living but my second sister, who died before she was grown. The girls had to work; but mother managed for each of them to go through the graded schools, at least, and then for them to have a good time while working; finally she managed to marry off all of them to clean, energetic young men. I think she did that by managing to make the girls themselves attractive and sensible and industrious, and by training them to have certain standards for men that the beaus had to come up to.

I was perhaps seven years old when Ed, my brother, started in as an apprentice in a machine shop. We heard much of what he was to be, of how smart machinists were, of their steady work and good wages—sometimes five dollars a day! That seemed great wealth to me then, and I too was fired with a keen desire to become a machinist.

The First Bank

ONE evening, after hearing from Ed particularly glowing accounts of the men over him and their work, I broke forth suddenly and eagerly:

"Ma, lemme be a machinist!" I meant to say; but as I looked up and caught her looking at me curiously through those spectacles of hers, with the shrewd, deep look, somehow my words melted away before they got fairly out and I found myself saying instead: "Ma, what am I going to be? Say, ma, what'll *I* be?" It shows how we recognized her absolute rule.

She did not answer at once, but gave me her shrewd little smile—three little lines on each side of her mouth; then, after a pause in which she seemed to be reading me like a fortune-teller, she said, with gentle decision:

"Why, Jim, *you're* going to be a capitalist."

"A cap't'list? What's a cap't'list, ma?" I asked in wonder. I did not question her decision at all—had no more thought of becoming a machinist after that; which again illustrates her rule.

"A capitalist, Jim," she replied slowly, "is a man whose head makes his money work for him."

Not long afterward a discussion arose among the neighborhood boys concerning what we would be when we grew up, whereupon I proudly announced for myself: "A cap't'list!"

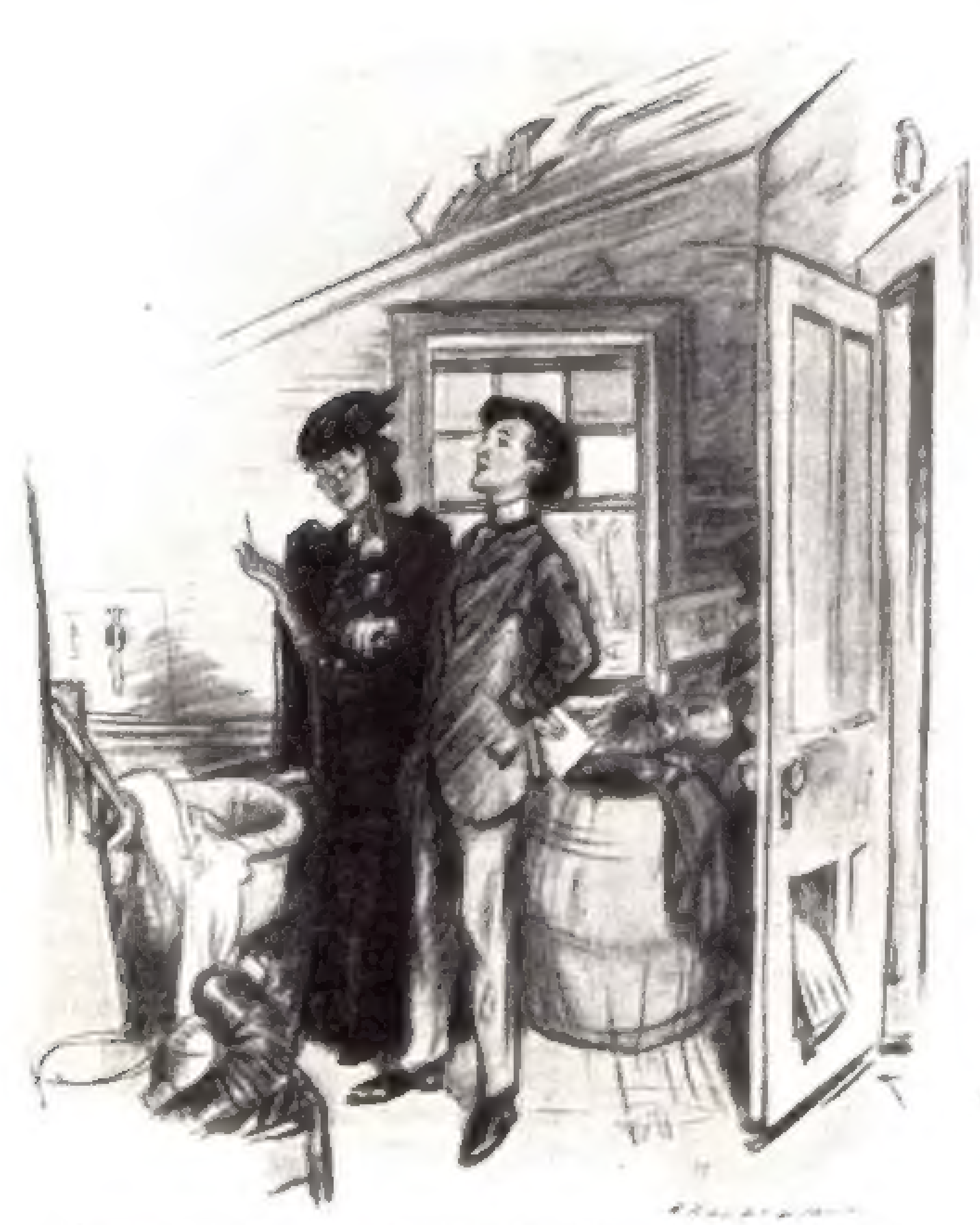
When I told my mother how they had laughed, and had pointed to the patches on my knickerbockers and the hole in my hat, she gave a little sniff and pointed her chin higher before she looked down at me through those knowing glasses and said kindly:

"Never mind, Jim; they don't know. They can't see any farther than they can see; but you and me, we *know* you're going to be a capitalist." At which words somehow I swelled with pride and assurance and superlative courage.

As I look back I am trying to think how she made me like to work and fired me with ambition to work.

Soon after the announcement of my vocation she presented me with a bank. It was of iron in the shape of a house, the entrance for the coppers and occasional nickels and rare quarters being a slit in the top of the chimney. There was no way of extracting the coins when once put in. At the end of two years the bank was filled; and on a great day—a birthday—after the birthday dinner, the bank was smashed with a hatchet and the contents counted.

On the next day the future capitalist accompanied his mother to the sure-enough savings bank uptown, and an account was opened in my name, with most of the contents of the smashed bank as the first deposit. We held out enough to get a new bank, similar to the one smashed; we took it home with us and I commenced again. I shall never forget those great days if I live to be ninety and become a millionaire! The savings-bank book, showing the wealth to my credit, I was allowed to keep with my picture books and gumbo-shooter, my marbles and airgun.



"Now, Jim, You Know Something About Houses; Tell Me What You Think of it—What's for it and What's Against?"

My mother never paid me for work about the house or yard; she somehow made me feel we were partners in that and I had the privilege of helping make things look nice. Moreover, she made me feel that it was a disgrace not to have the grass cut, the fences whitewashed, the pavements painted and the grass out of the sidewalk a little better than our neighbors. Later, the house must be painted and everything kept neat and thrifty-looking. It was part of the environment she insisted upon for herself and made us feel was necessary to us, I am thankful to say. So she formed our unconscious standards and tastes.

Mother never hesitated, however, even when I was very small, about finding a place for me to earn outside money. "Jim," she remarked one day, "I don't see why you can't cut grass well enough to cut Mrs. Truber's grass, do you?" Mrs. Truber was an old lady, with a good house and rheumatism, who always had some one cut her grass for her. "Suppose you run round and ask her to give you a trial. If she thinks you can't do it right tell her to look at our yard; and do it a nickel cheaper and a dime better than anybody else would—mind that; do you hear? I believe you can do it!"

Thus spurred and encouraged, I started for Mrs. Truber's—and the second day I tried it I got the job. I worked hard for three hours for ten cents, but the grass did look right; and I had all the little pieces cut out from the cracks in the bricks and every blade swept up carefully. Mrs. Truber beamed at her bargain and the looks of things, asked me to come again the next time it needed cutting, and told Mrs. Ganz—two doors away—that I did all that for a dime. So Mrs. Ganz called me, and I blistered my hands next on her yard.

The Truber Whitewashing Contract

I CERTAINLY was proud of that first dime. When I brought it home ma said: "I knew you could do it; you're the right kind, Jim. You'll make a capitalist! Now I'm going to let you get dried peaches with a nickel of this and we'll have peach turnovers for dinner tomorrow." At that stage of life and experience I could think of few things better. We had dessert at our house only on Sundays then—and this was Wednesday. "The other nickel you can put in your bank, Jim; that'll give you a start as a capitalist!"

So, that evening, in the presence of the entire family crowded about the red-covered supper table, I dropped in the nickel, the foundation of my fortune as capitalist. Proud? I forgot my sore knees, blistered hands and aching back, and felt only the success and glory, while the smiling, farseeing gray eyes looked at me kindly through the glasses.

It was not long after that my mother remarked that I could paint our brick pavement so well, after she made the paint, she did not see why I couldn't scrub off and paint Mrs. Truber's walks. She said that casually one Friday afternoon, after school, and then went on with her mending. I had never thought of that before, but presently asked: "Ma, may I go round to Mrs. Truber's a minute?"

"Why, yes," she replied, going on in apparently uninterested fashion with her mending; and I scooted away.

In ten minutes I was back. "She says I may try!" I shouted. "Ma, she says I may try; for I told her I painted ours and you would make the paint. You will—won't you, ma?"

"Certainly I'll do that for my capitalist," she replied, beaming on me, and I grew an inch right then; I could feel it. Thus I began to add brick-painting to my grass-cutting as a means of earning capital.

She did make the paint, charging me for the materials and afterward taking the cost out of the amount I got. That was always her plan; she would stock me, then have me pay back rigidly, though she never charged for her part of the work. The net earnings were always divided; a little went for a treat of some kind—a table treat for the family, from which I usually got a double helping as provider; and the balance of the money went into my bank.

I don't remember the first whitewashing I ever did, but I think I must have been about ten years old when I first did whitewashing for money—when I went out of our yard to whitewash.

It was after my first successful grass-cutting and brick-painting at Mrs. Truber's that she asked me one spring if I knew anybody she could get to do her whitewashing. "Yes'm," I answered promptly; "get me." She laughed, but rather at my prompt bid for the work than at the thought of my doing it, and told me to go ahead.

It did not take me long to get home and proudly tell my mother of the astonishing order. Since then I have often wondered whether she had definitely refrained from ever suggesting my looking up jobs of whitewashing to do—waiting for it to occur to me, wishing to develop my initiative; wishing me to start something myself in the earning line and not be always dependent upon her for suggestions.

"Why, Jim, that's fine!" she encouraged, beaming at me through those shrewd spectacles of hers. "I like to see you think up work for yourself and go after it; that shows there's some go in you, son. Keep that up; but don't forget you must do that whitewashing better and cheaper'n anybody."

"Yes'm, I'll do it," I answered; and then we discussed just how much salt and glue and bluing I ought to use, where I could get the best unslacked lime, and how long a handle to put in my new whitewash brush.

That was only a beginning: before the season was over I had done seventeen more yards; and the next year, and the next, I did more. Whitewashing pays well, even if you do get the best materials and do your work with extra care and at a lower price than most whitewashers.

I was going to school regularly, but out of schoolhours I found time for much grass-cutting, walk-painting and whitewashing—and other little odd jobs. When some of the girls and boys at school made fun of me and sniffed at the work as being beneath them, ma would say:

"Never mind them, Jim; none of them has as much money as you have—and you've made it all too! Don't you ever be ashamed of honest work; don't you go getting any counterfeit pride. The right kind is all right; but this counterfeit pride makes a boy a mean-spirited loafer, thinking more of good clothes and good looks than good work and good sense and being somebody worth while after a while. You go along and do your work well; and remember, you're going to be a capitalist, do you hear?"

I heard, and held up my head again.

I think the idea of being a carpenter occurred to me when I was about twelve years old, when the shed kitchen was built to our newly acquired home and I had helped repair the front fence.

A year before, after some of the older children had been working for some time, mother managed to put into effect her plan of owning her home. She had been looking forward to that home for ten years. How she saved the first dollars only Omniscience knows! How she added to the fund from time to time, with constant work and saving and good-humored patience, only the One who sees all things and watches each mother's sacrificial planning can tell!

At last she had hoarded up three hundred dollars, went into the Home Savings Company for the balance and bought a four-room cottage. By the terms of the Home Savings Company's mortgage, this balance—principal and interest—could be paid in monthly payments of ten dollars each. This was no more than rent; and, though it took her nearly twelve years to finish paying for it in that way, she did it. She managed to save a little extra for taxes and had me do the repairs.

Thus we entered into the class of people who "own their own property," as my mother carefully impressed upon us; whereupon each of us children secretly determined to some day own our own property—and now we all do.

When she finally managed to have the shed-kitchen added I was too small to help much. I was strong and active for my age, and inclined to be small and skinny, like my mother; but I took the keenest interest in it all and mother encouraged this.

"You watch 'em, Jim, and learn all you can about the work; maybe you'll need that in your business some day," she said.

With this encouragement and a good-natured tolerance on the part of the men, I closely watched every detail of their work; and when they repaired the front fence I was allowed to saw and nail and help a little.

Free Lesson in House-Painting

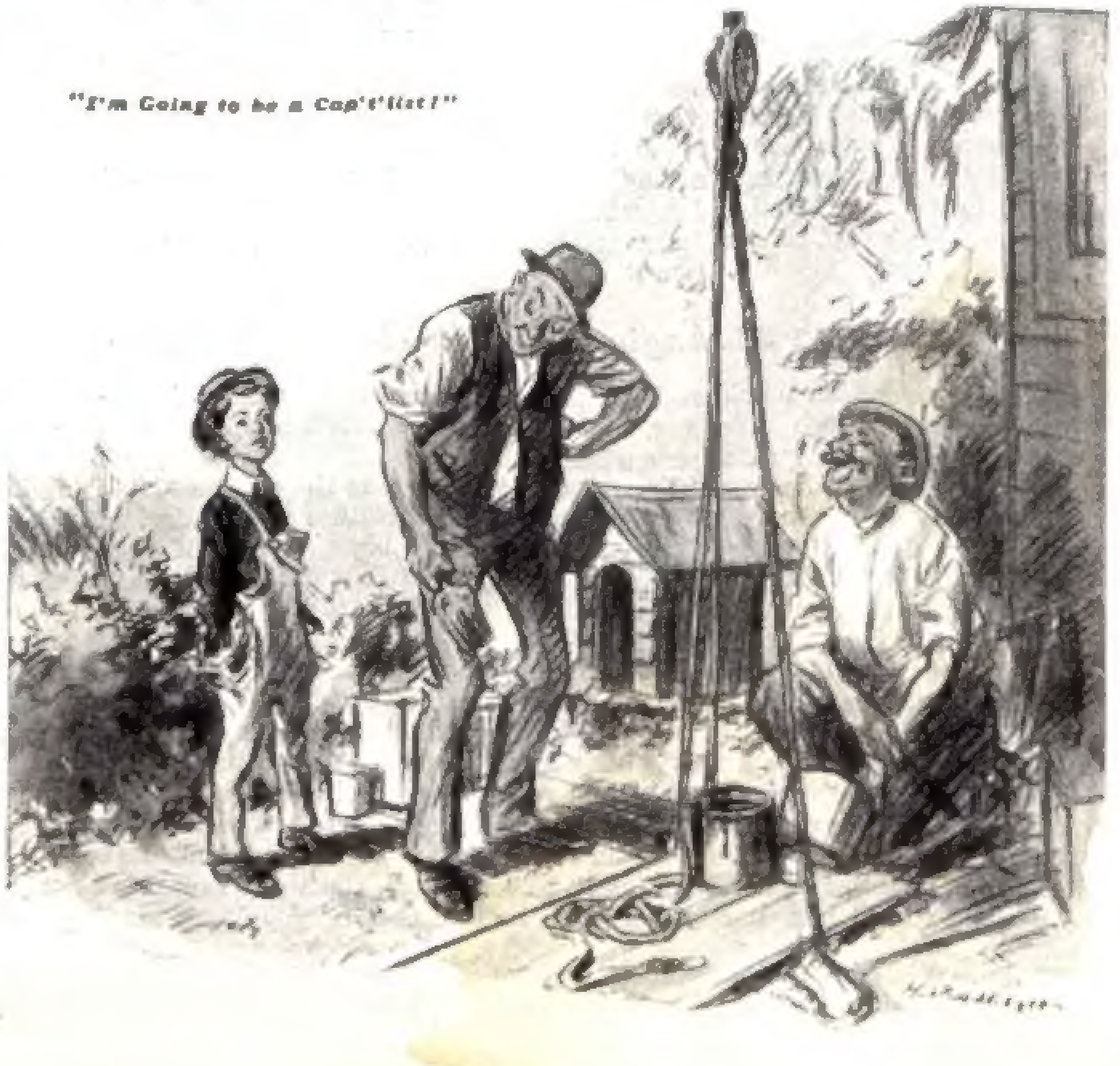
THE carpenters finished and left, but the shed-kitchen needed painting. Ma's surplus money was nearly exhausted and she said to me—a little anxiously, I thought:

"I don't see why you can't paint it, Jim. You go around on Twenty-second Street, where they are painting that new cottage, and learn all you can about painting."

I did so—two afternoons. The painters were amused at me, for I was such a little boy, when I told them I was there to learn how and was going to paint our new kitchen; they laughed until they had to spit out their tobacco juice. When they asked if I was going to be a painter when I grew up I replied proudly: "I'm going to be a cap't'list!" Then they had to spit again.

I told ma what I had learned about dabbing with the brush and filling up the cracks, rubbing with the grain and slicking it up smooth; and I felt quite ready to begin. We went together and bought silver-gray ready-mixed paint and a brush small enough for me to handle, and I set to work. Ma criticised the effect a little as I progressed, but did not try to show me how to do it; she left the method to me and my friends the painters. I am amazed sometimes as I look back at her wisdom in teaching me self-reliance and initiative at the same time she was helping me develop judgment. I painted that kitchen, and I have seen painting of grown amateurs that looked worse.

The front fence also needed painting, and I did that satisfactorily. She made me enjoy the work—stood watching me a few minutes as I began—and said: "My! Ain't it nice to stroke it down this way and up that way, and have the old dirty-faced palings come out fresh and clean? It makes you feel like you are doing something, don't it, Jim? And you are—you are making life nicer for all of us here and everybody that sees it passing along.



"I'm Going to be a Cap't'list!"

Think of that; and show us how well you can do it!" After that I would have stayed at the work all night by candlelight rather than slight a paling or leave it looking half done.

"It seems to me anybody who can paint our front fence as well as that could make some money painting other folks' front fences," my mother remarked casually the next evening after I had finished, as she stood for a moment at the door after supper. I had not exactly thought of that—perhaps I might have, in time; but my hands were still sore from the brush and the scrubbing with turpentine, and there was still gray paint under my nails.

I was immediately filled with the possibilities of front fences as stepping-stones to wealth in my career as a capitalist, and I told her I could certainly do that.

"Why, so you can, I do believe!" she answered, with feigned surprise—not meant to deceive me. Then we both laughed.

Presently she said meditatively: "Jim, if you was to find a paling off, don't you suppose you could get another to match it somewhere, where that came from? Most palings are like some others; and I believe people would want the split palings taken off, too, and new ones put on before the fence was painted—don't you?"

"Of course," I replied; but I had not thought of that either.

"You surely could nail on a paling if it was needed and tack up the rest of the fence if it was shaky!"

"Just try me!" I answered chestily.

"Jim, do you suppose, if you tried right hard, you could put on a new hinge or wedge an old hinge to make the gate hang right, those gates you are going to fix? You have fixed our gate that way."

"I reckon I could."

"Well, Jim, if you are going into the front fence repairing and painting business, remember you're to do the work better and cheaper than they could possibly get anybody else to do it, do you hear?"

I did not doubt the wisdom or justice of our oracle, and I heeded. I repaired and painted forty-six front fences while I was aging from twelve to fourteen years, and each averaged me—after the family treat—sixty cents' profit for my savings bank.

Let me say right here, to all of you who wish to become small capitalists, there is no age limit to job work; there may be a foolish, contemptible pride limit, but no age limit.

Working and Learning

A MAN of twenty or thirty or fifty can, with patient, conscientious effort, learn to repair and paint front fences, do whitewashing, concrete work, and do much toward renovating old property as well or better than a youth—if he knows enough to know what he doesn't know and is willing to have some one teach him. Then he will win out, if he will work harder at lower wages than any one else.

Don't let any man think, because I'm telling how it happened to me and the age at which I did certain work, that that's the only way it can be done and there's no use trying different. Though most any man, if he is free to work for himself, can make some sort of chance like mine, no two men have exactly the same chance in exactly the same way, you understand.

The summer after I was fourteen, mother had another small bedroom added to our house. I was working that summer at a near-by grocery. I had always worked at something in summer—mostly job work—but my managing mother had seen to it that I had been kept in school thus far, and I had finished the course in the graded schools that June.

In the middle of August, when they began on that room, she let me leave the grocery and do all I could to help the bricklayer, the carpenter—the plasterer, even; and I finally painted the completed addition myself.

In the middle of September I started in the High School and went there two months, when my father was taken down with a long siege of inflammatory rheumatism and I had to leave school and go to work again.

My mother, however, did not allow my savings-bank account—the account of the capitalist—to be touched. I had then three hundred and seventy-eight dollars in the bank, drawing interest at three per cent, compounded semiannually. I felt—was beginning to feel—like a sure-enough capitalist: the assurance, the self-reliance (I had earned it all and yet it was not all I had earned), the sense of "backing" it gave me, are hard to describe. My mother saw to it, however, that I did not get too conceited.

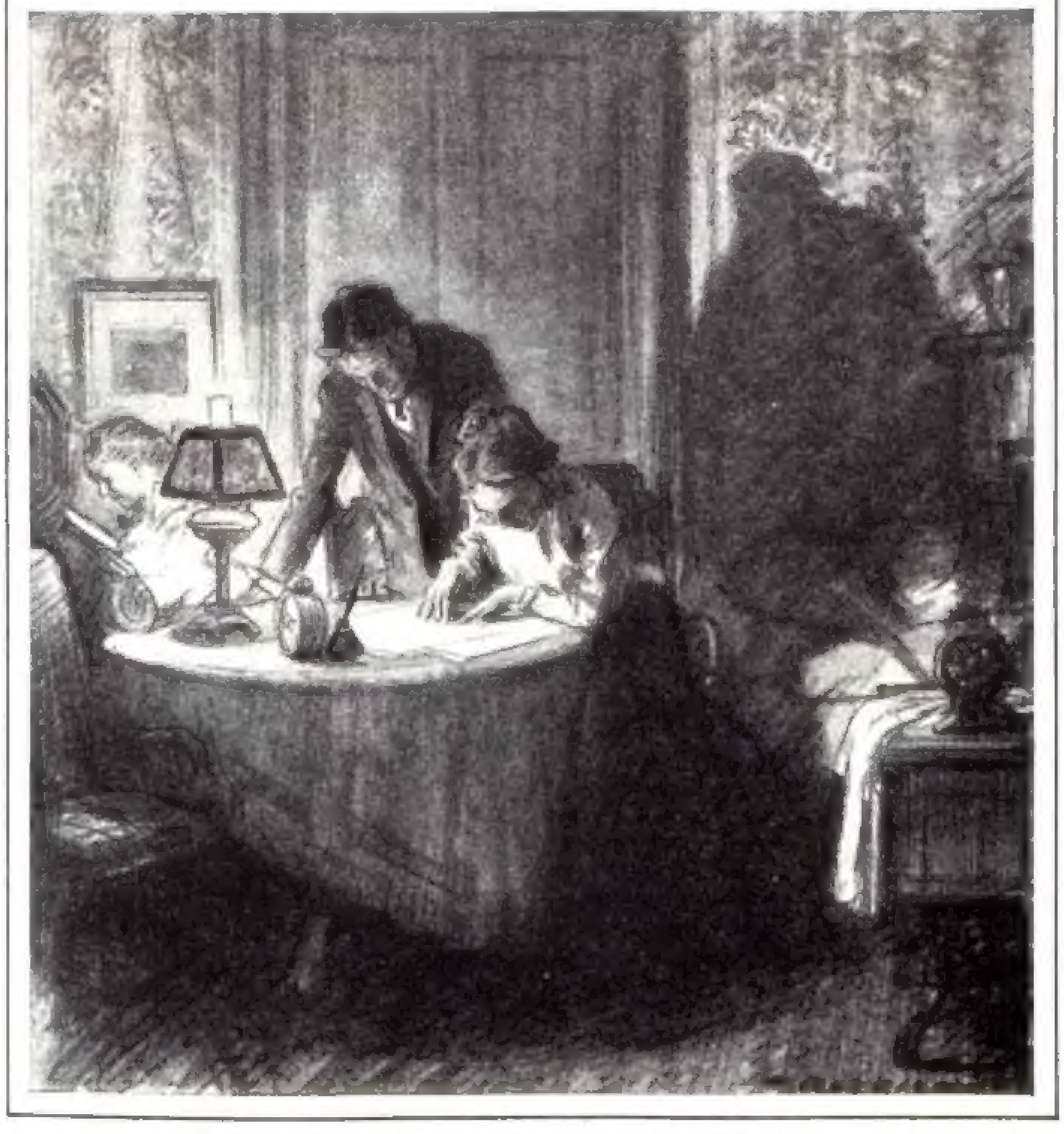
"Now, Jim," she would say, "don't you think for a minute it's because you're so smart or such an extra kind of a boy that you have all that money; any boy can do it who is willing to use his hands and his brains too, and not spend all he makes on himself. Don't you get any fool notions into that little head of yours, son."

The job I found easiest to get was clerk and driver at the grocery where I had been the summer before. The work was not easy, for I had to take care of the horse, get up early to feed him, and sometimes go to market before time to open up the store, in addition to my work of taking orders, filling and delivering them; but I got six dollars a week to start on and the grocer gave us many groceries, especially perishable vegetables, at wholesale rates.

I stayed there all winter, for it was four months before my father got back to work. In the following spring one of my sisters married. In May I was getting eight dollars a week and I wanted to stay on; but my mother one day remarked:

"Jim, I wonder if Mr. Ohlringer wouldn't like a helper this season—a sort of apprentice helper? I certainly would like for you to have some sort of trade to fall back on. What do you think of it?"

Mr. Ohlringer was a prosperous, strictly honest, middle-aged carpenter, a good workman of excellent habits, whom we knew slightly. He frequently took contracts for cottages and sometimes for two-story houses; he was not exactly a pushing man, but a good, reliable workman who knew his business.



We Talked Over the Plan of Each House We Worked On, and She Would Ask Me My Opinion of Each

I liked to be where carpenters were at work; construction appealed to me.

"I think I would like it," I replied thoughtfully.

"You wouldn't make so much money at first," she said, "but I think we can get along, now that summer is almost here, and you might make more money in the long run. Even a small contractor makes something more than wages—don't he, Jim?"

"Sure," I replied, in my best grown-up manner. "I might be a contractor myself some day." I imagined then that I myself had first thought of this!

The upshot of it all was that in a few days I had quit my grocery job and was with Mr. Ohlringer at two dollars and a half a week. He often worked that summer from 7 A. M. to 6:30 P. M., with only an hour for dinner; but he certainly took pains to teach me everything he knew.

My mother, with her keen eyes and intelligent sympathy, was always interested in my accounts of what I had learned. I used to tell her eagerly about foundations, bracing, studding, weather-boarding, etc., and all the little fixy details of repair work—how we had spliced this and ripsawed that and cut down the other to fit.

We talked over the plan of each house we worked on—the arrangement of rooms, doors, windows and closets; and she would ask me my opinion of each—until unconsciously I watched everything more closely and began to cultivate the critical faculty in regard to all my work.

Fortunately much of Mr. Ohlringer's work was in that section of the city where we both lived, and usually I got home for dinner. When I got there ma always had me lie down for a ten-minute nap before dinner, on the cool imitation leather sofa in the parlor; somehow dinner was always at least ten minutes late those days. I got to looking forward to that ten-minute nap, and would get up refreshed, wash my face in cold water and enjoy a good dinner. Ma always managed to have something specially good that I liked, it seemed to me. Then, after dinner, there was a five minutes' rest and a chat over my work before I set out again.

I thrived under the outdoor exercise, grew a lot that summer; went to bed early, tired out, and slept like a log. Though I never got more than four dollars a week, that was one of the best summers I ever had—with good health, learning how to work, new ideas, determination to build houses myself some day, and resourcefulness gained in planning repair work.

I started in again at the High School that fall, a year behind my class, and went for several months. I studied hard and enjoyed it after not having had the chance for so long; but in the winter my father was laid up with another spell of rheumatism; and my brother, now twenty-three, who had saved some money, married. Then it was back to the grocery for Jim—at eight dollars a week this time, of which six dollars were handed to ma every Saturday for family expenses.

Branching Out

I DID not attend school after that, except night school. In the summer I was back with Mr. Ohlringer—earned more and learned more. I was sixteen and had grown much taller; but all that fall and the following winter I kept up my odd-jobbing work whenever Mr. Ohlringer did not need me.

I haven't given you any idea of my mother yet, if you think she was content to let my education stop here or let me fall into a rut in my work; not she! It was she who suggested I take up mechanical drawing at the night school and ask the teacher for the best simple book on architecture; and she had me get three books on "How to Build Homes: Plans and Specifications," from the public library. It was she who used to keep me finding out where the popular free lectures and best free concerts would be given, and Sunday night classical programs of sacred music. And I am sure it must have been she who first made me think of going through the fashionable residence districts of the city, whenever I had a chance, studying styles in painting and combinations of colors; and of going through every vacant newly papered house, criticising or approving the wallpaper—then coming home and telling her all about it, which I liked best and thought best suited, and why. Oh, that mother of mine! Was there ever another like her?

The summer I was seventeen I was working again with Mr. Ohlringer, and in July we overhauled a cottage for a man who had bought it as a speculation. The property was very much dilapidated, but he had gotten it for eight hundred and ten dollars. After two weeks of our work, and another two weeks of painters, paperhangers and concrete-walk men, the house was an entirely different-looking proposition and sold for twelve hundred and fifty dollars—five hundred dollars cash, balance on time. The profit to the owner after six weeks—without his doing any manual work at all—was nearly two hundred dollars.

That gave me a thrill—I talked and talked about that house, and thought about it by day and dreamed of it by night; and finally I exclaimed:

"Ma, why can't I do that myself?"

"You can, Jim," she answered with quiet assurance and a confident look through her glasses. I don't see how—though hearing me talk all those weeks of the house being repaired for a speculation—she ever refrained from any suggestion and waited until I had thought it out and determined for myself that I could and would try my hand at the game!

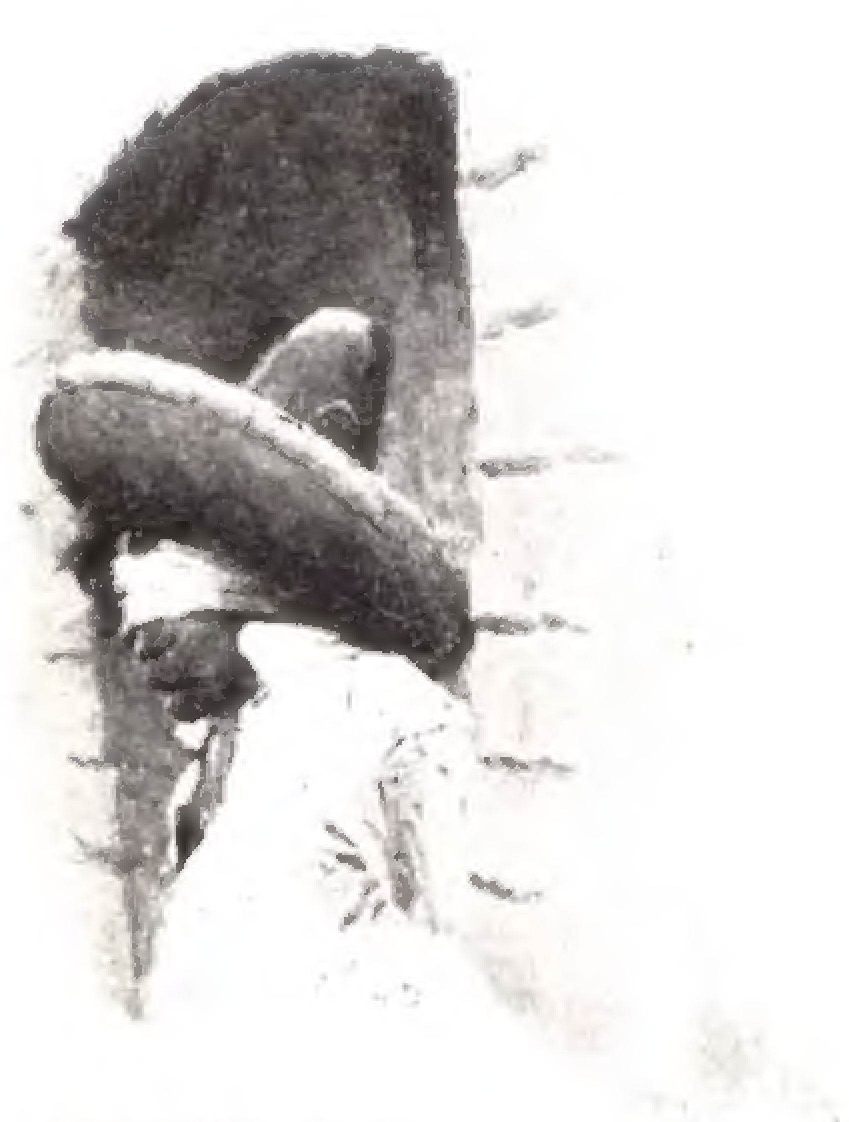
It was then the first of September and I had six hundred and fifteen dollars in the savings bank. After I had taken the initiative we talked much of how to get a bargain in a house, and agreed that I ought to look out for one badly

(Continued on Page 22)

THE MEXICAN

By JACK LONDON

ILLUSTRATED BY H. T. DUNN



Jose Amarillo Had Been Apprehended at His Hacienda in Chihuahua

NOBODY knew his history—they of the Junta least of all. He was their "little mystery," their "big patriot," and in his way he worked as hard for the coming Mexican Revolution as did they. They were tardy in recognizing this, for not one of the Junta liked him. The day he first drifted into their crowded, busy rooms they all suspected him of being a spy—one of the bought tools of the Diaz secret service. Too many of the comrades were in civil and military prisons scattered over the United States, and others of them, in irons, were even then being taken across the border to be lined up against adobe walls and shot.

At the first sight the boy did not impress them favorably. Boy he was, not more than eighteen and not overlarge for his years. He announced that he was Felipe Rivera, and that it was his wish to work for the Revolution. That was all—not a wasted word, no further explanation. He stood waiting. There was no smile on his lips, no geniality in his eyes. Big, dashing Paulino Vera felt an inward shudder. Here was something forbidding, terrible, inscrutable. There was something venomous and snakelike in the boy's black eyes. They burned like cold fire, as with a vast, concentrated bitterness. He flashed them from the faces of the conspirators to the typewriter that little Mrs. Sethby was industriously operating. His eyes rested on hers but an instant—she had chanced to look up—and she, too, sensed the nameless something that made her pause. She was compelled to read back in order to regain the swing of the letter she was writing.

Paulino Vera looked questioningly at Arrellano and Ramos, and questioningly they looked back and to each other. The indecision of doubt brooded in their eyes. This slender boy was the Unknown, vested with all the menace of the Unknown. He was recognizable as something quite beyond the ken of honest, ordinary revolutionists whose fiercest hatred for Diaz and his tyranny after all was only that of honest and ordinary patriots. Here was something else, they knew not what. But Vera, always the most impulsive, the quickest to act, stepped into the breach.

"Very well," he said coldly. "You say you want to work for the Revolution. Take off your coat. Hang it over there. I will show you—come—where are the buckets and cloths. The floor is dirty. You will begin by scrubbing it and by scrubbing the floors of the other rooms. The spittoons need to be cleaned. Then there are the windows."

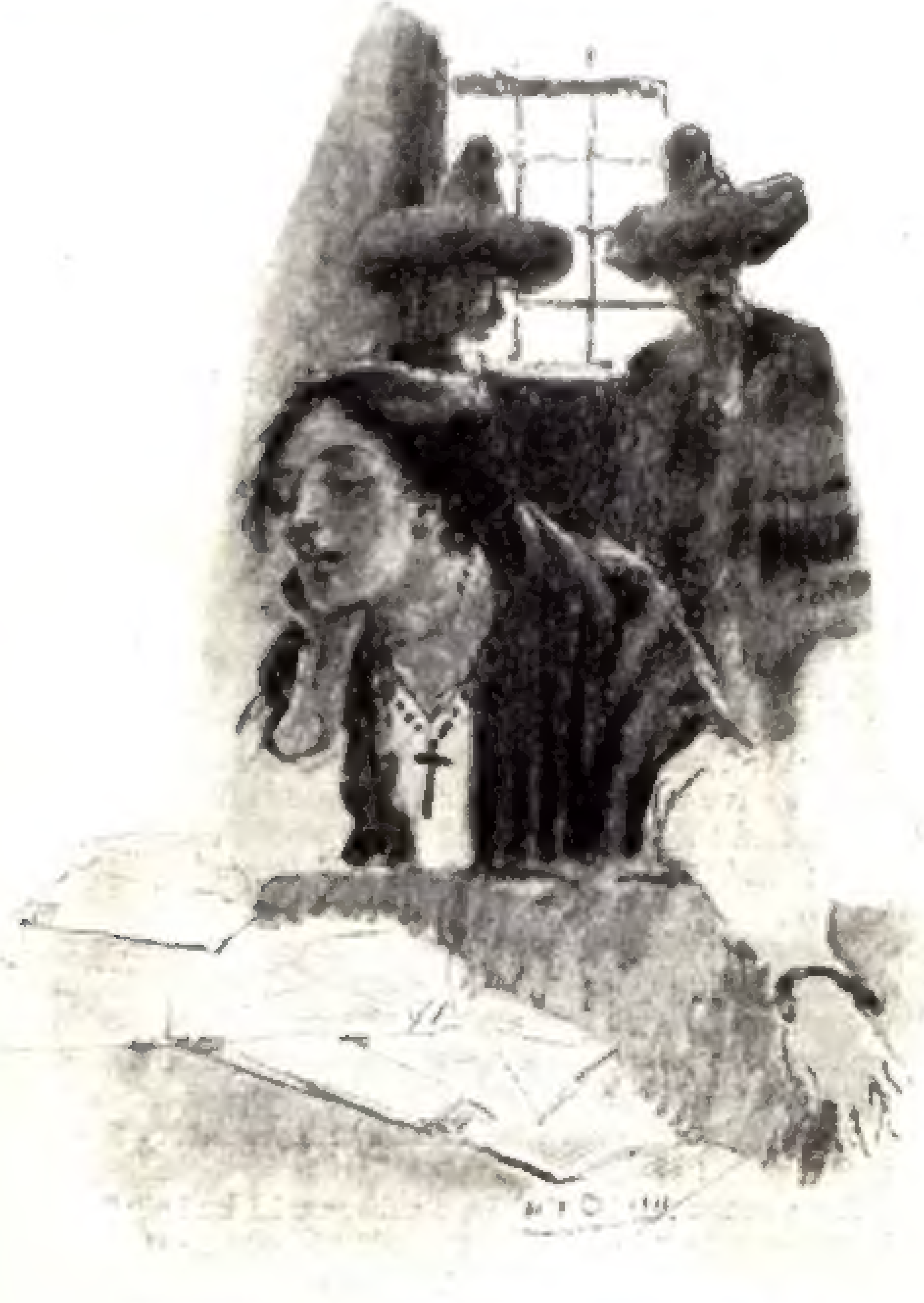
"Is it for the Revolution?" the boy asked.

"It is for the Revolution," Vera answered.

Rivera looked cold suspicion at all of them, then proceeded to take off his coat.

"It is well," he said.

And nothing more. Day after day he came to his work, sweeping, scrubbing, cleaning. He emptied the ashes from the stoves, brought up the coal and kindling, and lighted the fires before the most energetic one of them was at his desk.



"I Could Weep Over Him. He Knows Nobody. He Hates All People. He is Alone—Lonely"

"Can I sleep here?" he asked once.

Ah, ha! So that was it—the hand of Diaz showing through! To sleep in the rooms of the Junta meant access to their secrets, to the lists of names, to the addresses of comrades down on Mexican soil. The request was denied, and Rivera never spoke of it again. He slept they knew not where and ate they knew not where nor how. Once Arrellano offered him a couple of dollars. Rivera declined the money with a shake of the head. When Vera joined in and tried to press it upon him, he said:

"I am working for the Revolution."

It takes money to raise a modern revolution, and always the Junta was pressed. The members starved and toiled and the longest day was none too long, and yet there were times when it appeared as if the Revolution stood or fell on no more than the matter of a few dollars. Once, the first time, when the rent of the house was two months behind and the landlord was threatening dispossession, it was Felipe Rivera, the scrub-boy in the poor, cheap clothes, worn and threadbare, who laid sixty dollars in gold on May Sethby's desk. There were other times. Three hundred letters clicked out on the busy typewriters—appeals for assistance, for sanctions from the organized labor groups, requests for square news deals to the editors of newspapers, protests against the high-handed treatment of revolutionists by the United States courts—lay unmailed, awaiting postage. Vera's watch had disappeared—the old-fashioned gold repeater that had been his father's. Likewise had gone the plain gold band from May Sethby's third finger. Things were desperate. Ramos and Arrellano pulled their long mustaches in despair. The letters must go off, and the post-office allowed no credit to purchasers of stamps. Then it was that Rivera put on his hat and went out. When he came back he laid a thousand two-cent stamps on May Sethby's desk.

"I wonder if it is the cursed gold of Diaz?" said Vera to the comrades.

They elevated their brows and could not decide. And Felipe Rivera, the scrubber for the Revolution, continued to lay down gold and silver for the Junta's use.

And still they could not bring themselves to like him. They did not know him. His ways were not theirs. He gave no confidences. He repelled all probing. Youth that he was, they could never nerve themselves to dare to question him.

"A great and lonely spirit perhaps—I do not know, I do not know," Arrellano said helplessly.

"He is not human," said Ramos.

"His soul has been seared," said May Sethby. "Light and laughter have been burned out of him. He is like one dead, and yet he is fearfully alive."

"He has been through hell," said Vera. "No man could look like that who had not been through hell—and he is only a boy."

Yet they could not like him. He never talked, never inquired, never suggested. He would stand listening, expressionless, a thing dead save for his eyes, coldly burning, while their talk of the Revolution ran high and warm. From face to face and speaker to speaker his eyes would turn, boring like gimlets of incandescent ice, disconcerting and perturbing.

"He is no spy," Vera confided to May Sethby. "He is a patriot—mark me, the greatest patriot of us all. I know it, I feel it, here in my heart and head I feel it. But him I know not at all."

"He has a bad temper," said May Sethby.

"I know," said Vera with a shudder. "He has looked at me with those eyes of his. They do not love, they threaten, they are savage as a wild tiger's. I know if I should prove unfaithful to the cause that he would kill me. He has no heart. He is pitiless as steel, keen and cold as frost. He is like moonshine in a winter night when a man freezes to death on some lonely mountain top. I am not afraid of Diaz and all his killers; but this boy, of him I am afraid. I tell you true. I am afraid. He is the breath of death."

Yet Vera it was who persuaded the others to give the first trust to Rivera. The line of communication between Los Angeles and Lower California had broken down. Three of the comrades had dug their own graves and been shot into them. Two more were United States prisoners in Los Angeles. Juan Alvarado, the Federal commander, was a monster. All their plans did he checkmate. They could no longer gain access to the revolutionists in Lower California.

Young Rivera was given his instructions and dispatched south. When he returned the line of communication had been reëstablished and Juan Alvarado was dead. He had been found in bed, a knife hilt-deep in his breast. This had exceeded Rivera's instructions, but they of the Junta knew the times of his movements. They did not ask him. He said nothing. But they looked at one another and conjectured.

"I have told you," said Vera. "Diaz has more to fear from this youth than from any man. He is implacable. He is the hand of God."

The bad temper, mentioned by May Sethby and sensed by them all, was evidenced by physical proofs. Now he appeared with a cut lip, a blackened cheek or a swollen ear. It was patent that he brawled somewhere in that outside world where he ate and slept, gained money and moved in ways unknown to them. As the time passed he had come to set type for the little revolutionary sheet they published weekly. There were occasions when he was unable to set type, when his knuckles were bruised and battered, when his thumbs were injured and helpless, when one arm or the other hung wearily at his side while his face was drawn with unspoken pain.

"A wastrel," said Arrellano.

"A frequenter of low places," said Ramos.

"But where does he get the money?" Vera demanded. "Only today, just now, have I learned that he paid the bill for white paper—one hundred and forty dollars."

"There are his absences," said May Sethby. "He never explains them."

"We should set a spy upon him," Ramos propounded.

"I should not care to be that spy," said Vera. "I fear you would never see me again, save to bury me. He has a terrible passion."

"I feel like a child before him," Ramos confessed.

"To me he is power—he is the primitive, the striking rattlesnake, the stinging centipede," said Arrellano.

"He is the Revolution incarnate," said Vera. "He is the spirit of it, the insatiable cry for vengeance that makes no cry but that slays noiselessly. He is a destroying angel moving through the still watches of the night."

"I could weep over him," said May Sethby. "He knows nobody. He hates all people. Us he tolerates, for we are the way of his desire. He is alone—lonely." Her voice broke in a half sob and there was dimness in her eyes.

Rivera's ways and times were truly mysterious. There were periods when they did not see him for a week at a time. Once he was away a month. These occasions were always capped by his return when, without advertisement or speech, he laid gold coins on May Sethby's desk. Again for days and weeks he spent all his time with the Junta. And yet again, for irregular periods, he would disappear through the heart of each day, from early morning until late afternoon. At such times he came early and remained late. Arrellano had found him at midnight, setting type with freshly swollen knuckles, or mayhap it was his lip, new-split, that still bled.

II

THE time of the crisis approached. Whether or not the Revolution would be, depended upon the Junta; and the Junta was hard pressed. The need for money was greater than ever before, while money was harder to get.

Patriots had given their last cent and now could give no more. Section-gang laborers—fugitive peons from Mexico—were contributing half their scanty wages. But more than that was needed. The heart-breaking, conspiring, undermining toil of years approached fruition. The time was ripe. The Revolution hung in the balance. One shove more, one last heroic effort, and it would tremble across the scales to victory. They knew their Mexico. Once started, the Revolution would take care of itself. The whole Diaz machine would go down like a house of cards. The border was ready to rise. One Yankee, with a hundred I. W. W. men, waited the word to cross over the border and begin the conquest of Lower California. But he needed guns. And clear across to the Atlantic, the Junta in touch with them all and all of them needing guns, were adventurers, soldiers of fortune, bandits, disgruntled American union men, socialists, anarchists, rough-necks, Mexican exiles, peons escaped from bondage, whipped miners from the bull-pens of Cœur d'Alene and Colorado who desired only the more vindictively to fight—all the flotsam and jetsam of wild spirits from the madly complicated modern world. And it was guns and ammunition, ammunition and guns—the unceasing and eternal cry.

Fling this heterogeneous, bankrupt, vindictive mass across the border and the Revolution was won. The custom houses, the northern ports of entry, would be captured. Diaz could not resist. He dared not throw the weight of his armies against them, for he must hold the south. And through the south the flame would spread despite. The people would rise. The defenses of city after city would crumple up. State after state would totter down. And at last, from every side, the victorious armies of the Revolution would close in on the City of Mexico itself, Diaz' last stronghold.

But the money! They had the men, impatient and urgent, who would use the guns. They knew the traders who would sell and deliver the guns. But to culture the Revolution thus far had exhausted the Junta. The last dollar had been spent, the last resource and the last starving patriot milked dry, and the great adventure still trembled on the scales. Guns and ammunition! The ragged battalions must be armed. But how? Ramos lamented his confiscated estates.

"To think that the freedom of Mexico should stand or fall on a few paltry thousands of dollars!" said Paulino Vera.

Despair was in all their faces. Jose Amarillo, their last hope, a recent convert who had promised money, had been apprehended at his hacienda in Chihuahua and shot against his own stable wall. The news had just come through.

Rivera, on his knees scrubbing, looked up, with suspended brush, his bare arms flecked with soapy, dirty water. "Will five thousand do it?" he asked.

They looked their amazement. Vera nodded and swallowed. He could not speak, but he was on the instant invested with a vast faith.

"Order the guns," Rivera said, and thereupon was guilty of the longest flow of words they had ever heard him utter. "The time is short. In three weeks I shall bring you the five thousand. It is well. The weather will be warmer for those who fight. Also it is the best I can do."

Vera fought his faith. It was incredible. Too many fond hopes had been shattered since he had begun to play the revolution game. He believed this threadbare scrubber of the Revolution, and yet he dared not believe.

"You are crazy," he said.

"In three weeks," said Rivera. "Order the guns."

He got up, rolled down his sleeves and put on his coat.

"Order the guns," he said. "I am going now."

III

AFTER hurrying and scurrying, much telephoning and bad language, a night session was held in Kelly's office. Kelly was rushed with business; also, he was unlucky. He had brought Danny Ward out from New York, arranged the fight for him with Billy Carthey, the date was three weeks away, and for two days now, carefully concealed from the sporting writers, Carthey had been lying up badly injured. There was no one to take his place. Kelly had been burning the wires East to every eligible lightweight, but they were tied up with dates and contracts. And now hope had revived, though faintly.

"You've got a nerve," Kelly addressed Rivera, after one look, as soon as they got together.

Hate that was malignant was in Rivera's eyes, but his face remained impassive.

"I can lick Ward," was all he said.

"How do you know? Ever see him fight?"

Rivera shook his head.

"He can beat you up with one hand and both eyes closed."

Rivera shrugged his shoulders.

"Haven't you got anything to say?" the fight promoter snarled.

"I can lick him."

"Who'd you ever fight anyway?" Michael Kelly demanded. Michael was the promoter's brother, and ran the Yellowstone pool-rooms where he made goodly sums in the fight game.

Rivera favored him with a bitter, unanswering stare.

The promoter's secretary, a distinctively sporty young man, sneered audibly.

"Well, you know Roberts," Kelly broke the hostile silence. "He ought to be here. I've sent for him. Sit down and wait, though from the looks of you you haven't got a chance. I can't throw the public down with a bum fighter. Ringside seats are selling at fifteen dollars—you know that."

When Roberts arrived it was patent that he was mildly drunk. He was a tall, lean, slack-jointed individual, and his walk, like his talk, was a smooth and languid drawl.

Kelly went straight to the point.

"Look here, Roberts, you've been braggin' you discovered this little Mexican. You know Carthey's broke his arm. Well, this little yellow streak has the gall to blow in today and say he'll take Carthey's place. What about it?"

"It's all right, Kelly," came the slow response. "He can put up a fight."

"I suppose you'll be sayin' next that he can lick Ward," Kelly snapped.

Roberts considered judicially.

"No, I won't say that. Ward's a top-notcher and a ring general. But he can't hash-house Rivera in short order. I know Rivera. Nobody can get his goat. He ain't got a goat that I could ever discover. And he's a two-handed fighter. He can throw in the sleepmakers from any position."

"Never mind that. What kind of a show can he put up? You've been conditioning and training fighters all your life. I take off my hat to your judgment. Can he give the public a run for its money?"

"He sure can, and he'll worry Ward a mighty heap on top of it. You don't know that boy. I do. I discovered him. He ain't got a goat. He's a devil. He's a wizzy-wooz, if anybody should ask you. He'll make Ward sit up with a show of local talent that'll make the rest of you sit up. I won't say he'll lick Ward, but he'll put up such a show that you'll all know he's a comer."

"All right." Kelly turned to his secretary. "Ring up Ward. I warned him to show up if I thought it worth while. He's right across at the Yellowstone, throwin' chests and doing the popular." Kelly turned back to the conditioner. "Have a drink?"

Roberts sipped his highball and unburdened himself.

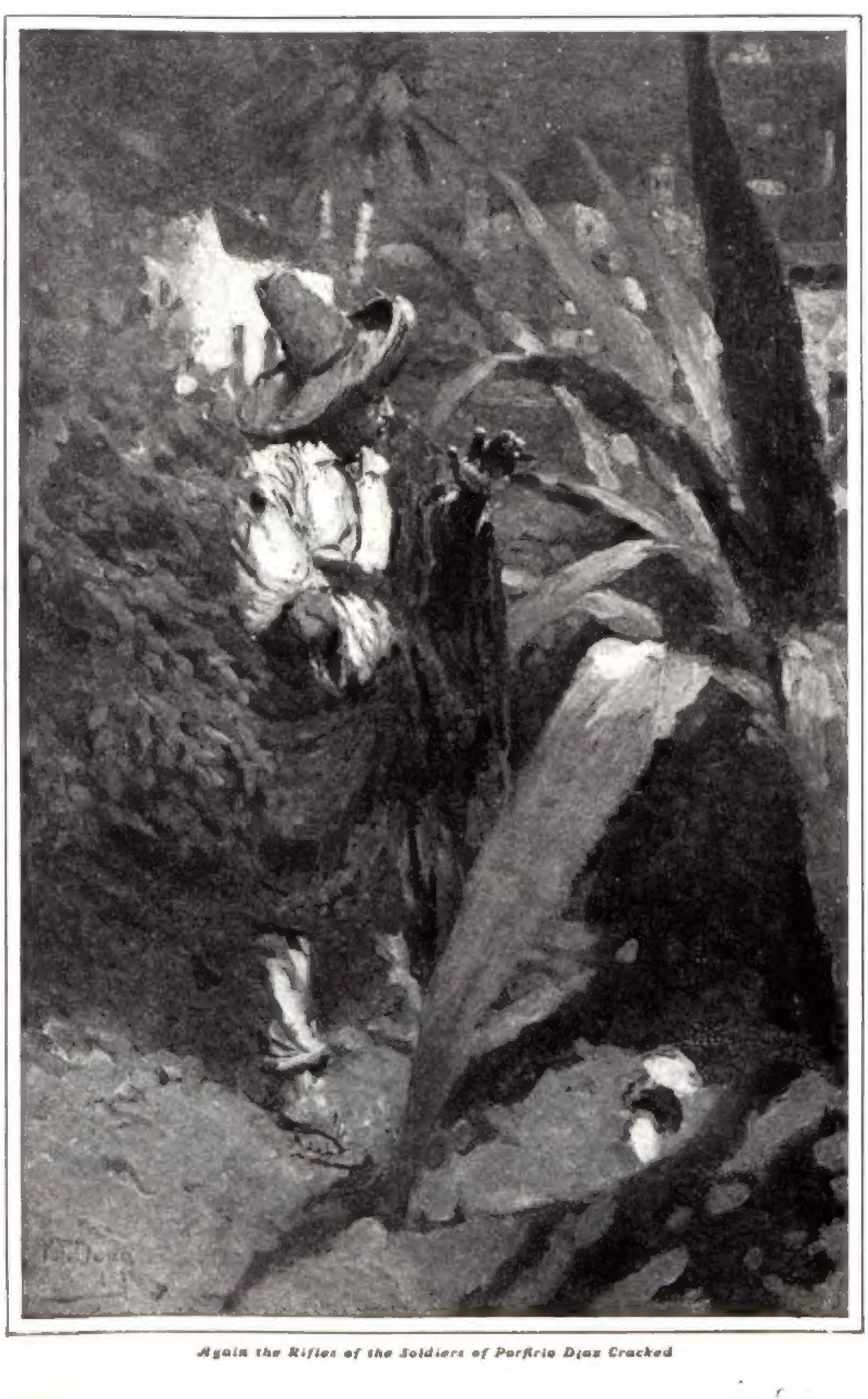
"Never told you how I discovered the little cuss. It was a couple of years ago he showed up out at the quarters. I was getting Prayne ready for his fight with Delaney. Prayne's wicked. He ain't got a tickle of mercy in his makeup. He'd chopped up his pardners something cruel, and I couldn't find a willing boy that'd work with him. I'd noticed this little starved Mexican kid hanging around, and I was desperate. So I grabbed him, slammed on the gloves and put him in. He was tougher'n rawhide, but weak. And he didn't know the first letter in the alphabet of boxing. Prayne chopped him to ribbons. But he hung on for two sickening rounds, when he fainted. Starvation, that was all. Battered? You couldn't have recognized him. I gave him half a dollar and a square meal. You oughta seen him wolf it down. He hadn't had a bite for a couple of days. That's the end of him, thinks I. But next day he showed up, stiff an' sore, ready for another half and a square meal. And he done better as time went by. Just a sure born fighter, and tough beyond belief. He hasn't a heart. He's a piece of ice. And he never talked eleven words in a string since I knew him. He saws wood and does his work."

"I've seen 'm," the secretary said. "He's worked a lot for you."

"All the big little fellows has tried out on him," Roberts answered. "And he's learned from 'em. I've seen some of them he could lick. But his heart wasn't in it. I reckoned he never liked the game. He seemed to act that way."

"He's been fighting some before the little clubs the last few months," Kelly said.

"Sure. But I don't know what struck 'm. All of a sudden his



Again the Rifles of the Soldiers of Porfirio Diaz Cracked heart got into it. He just went out like a streak and cleaned up all the little local fellows. Seemed to want the money, and he's won a bit, though his clothes don't look it. He's peculiar. Nobody knows his business. Nobody knows how he spends his time. Even when he's on the job, he plumb up and disappears most of each day, soon as his work is done. Sometimes he just blows away for weeks at a time. But he don't take advice. There's a fortune in it for the fellow that gets the job of managin' him, only he won't consider it. And you watch him hold out for the cash money when you get down to terms."

It was at this stage that Danny Ward arrived. Quite a party it was. His manager and trainer were with him, and he breezed in like a gusty draft of geniality, good-nature and all-conqueringness. Greetings flew about, a joke here, a retort there, a smile or a laugh for everybody. Yet it was his way, and only partly sincere. He was a good actor, and he had found geniality a most valuable asset in the game of getting on in the world. But down underneath he was the deliberate, cold-blooded fighter and business man. The rest was a mask. Those who knew him or trafficked with him said that when it came to brass tacks he was Danny-on-the-Spot. He was invariably present at all business discussions, and it was urged by some that his manager was a blind, whose only function was to serve as Danny's mouthpiece.

Rivera's way was different. Indian blood as well as Spanish was in his veins, and he sat back in a corner, silent, immobile, only his black eyes passing from face to face and noting everything.

"So that's the guy?" Danny said, running an appraising eye over his proposed antagonist. "Howdy-do, old chap?"

Rivera's eyes burned venomously, but he made no sign of acknowledgment. He disliked all Gringos, but this Gringo he hated with an immediacy that was unusual even in him.

"You ain't expectin' me to fight a deef-mute?" Danny protested facetiously to the promoter. When the laughter subsided he made another hit. "Los Angeles must be on the dink when this is the best you can scare up. What kindergarten did you get 'm from?"

"He's a good little boy, Danny, take it from me," Roberts defended. "Not as easy as he looks."

"And half the house is sold already," Kelly pleaded. "You'll have to take 'm on, Danny. Best we can do."

Danny ran another careless and unflattering glance over Rivera and sighed.

"I gotta be easy with 'm, I guess. If only he don't blow up."

Roberts snorted.

"You gotta be careful," Danny's manager warned. "No taking chances with a dub that's likely to sneak a lucky one across."

"Oh, I'll be careful all right, all right," Danny smiled. "I'll get 'm at the start an' nurse 'm along for the dear public's sake. What d'ye say to fifteen rounds, Kelly?—An' then the hay for him?"

"That'll do," was the answer. "As long as you make it realistic."

"Then let's get down to biz." Danny paused and calculated. "Of course, sixty-five per cent of gate receipts, same as with Carthey. But the split'll be different. Eighty will just about suit me." And to his manager, "That right?"

The manager nodded.

"Here, you, did you get that?" Kelly asked Rivera.

Rivera shook his head.

"Well, it's this way," Kelly exposited. "The purse'll be sixty-five per cent of the gate receipts. You're a dub and an unknown. You and Danny split, twenty per cent goin' to you an' eighty to Danny. That's fair, isn't it, Roberts?"

"Very fair, Rivera," Roberts agreed. "You see you ain't got a reputation yet."

"What will sixty-five per cent of the gate receipts be?" Rivera demanded.

"Oh, maybe five thousand, maybe as high as eight thousand," Danny broke in to explain. "Something like that. Your share'll come to something like a thousand or sixteen hundred. Pretty good for takin' a licking from a guy with my reputation. What d'ye say?"

Then Rivera took their breaths away.

"Winner takes all," he said with absolute finality.

A dead silence prevailed.

"It's like candy from a baby," Danny's manager proclaimed.

Danny shook his head.

"I've ben in the game too long," he explained. "I'm not casting reflections on the referee or the present company. I'm not sayin' nothing about bookmakers an' frame-ups that sometimes happen. But what I do say is that it's poor business for a fighter like me. I play safe. There's no tellin'. Mebbe I break my arm, eh? Or some guy slips me a bunch of dope?" He shook his head solemnly. "Win or lose, eighty is my split. What d'ye say, Mexican?"

Rivera shook his head.

Danny exploded. He was getting down to brass tacks now.

"Why, you dirty little Greaser! I've a mind to knock your block off right now."

Roberts drawled his body to interposition between hostilities.

"Winner takes all," Rivera repeated sullenly.

"Why do you stand out that way?" Danny asked.

"I can lick you," was the straight answer.

Danny half started to take off his coat. But, as his manager knew, it was a grandstand play. The coat did not come off and Danny allowed himself to be placated by the group. Everybody sympathized with him. Rivera stood alone.

"Look here, you little fool," Kelly took up the argument. "You're nobody. We know what you've been doing the last few months—putting away little local fighters. But Danny is class. His next fight after this will be for the championship. And you're unknown. Nobody ever heard of you out of Los Angeles."

"They will," Rivera answered, "after this fight."

"You think for a second you can lick me?" Danny blurted in.

Rivera nodded.

"Oh, come; listen to reason," Kelly pleaded. "Think of the advertising."

"I want the money," was Rivera's answer.

"You couldn't win from me in a thousand years," Danny assured him.

"Then what are you holding out for?" Rivera countered. "If the money's that easy why don't you go after it?"

"I will, so help me!" Danny cried with abrupt conviction. "I'll beat you to death in the ring, my boy—you monkeyin' with me this way. Make out the articles, Kelly. Winner take all. Play it up in the sportin' columns. Tell 'em it's a grudge fight. I'll show this fresh kid a few."

Kelly's secretary had begun to write, when Danny interrupted.

"Hold on!" He turned to Rivera. "Weights?"

"Ringside," came the answer.

"Not on your life, fresh kid! If winner takes all we weigh in at ten A. M."

"And winner takes all?" Rivera queried.

Danny nodded. That settled it. He would enter the ring in his full ripeness of strength.

"Weigh in at ten," Rivera said.

The secretary's pen went on scratching.

"It means five pounds," Roberts complained to Rivera. "You've given too much away. You've thrown the fight right there. Danny'll be as strong as a bull. You're a fool. He'll lick you sure. You ain't got the chance of a dewdrop in hell."

Rivera's answer was a calculated look of hatred. Even this Gringo he despised, and him had he found the whitest Gringo of them all.

IV

BARELY noticed was Rivera as he entered the ring. Only a very slight and very scattering ripple of half-hearted hand-clapping greeted him. The house did not believe in him. He was the lamb led to slaughter at the hands of the great Danny. Besides, the house was disappointed. It had expected a rushing battle between Danny Ward and Billy Carthey, and here it must put up with this poor little tyro. Still further, it had manifested its disapproval of the change by betting two and even three to one on Danny. And where a betting audience's money is, there is its heart.

The Mexican boy sat down in his corner and waited. The slow minutes lagged by. Danny was making him wait. It was an old trick, but ever it worked on the young, new fighters. They grew frightened, sitting thus and facing their own apprehensions and a callous, tobacco-smoking audience. But for once the trick failed. Roberts was right. Rivera had no goat. He who was more delicately coördinated, more finely nerved and strung than any of them, had no nerves of this sort. The atmosphere of foredoomed defeat in his own corner had no effect on him. His handlers were Gringos and strangers. Also they were scrubs—the dirty driftage of the fight game, without honor, without efficiency. And they were chilled, as well, with certitude that theirs was the losing corner.

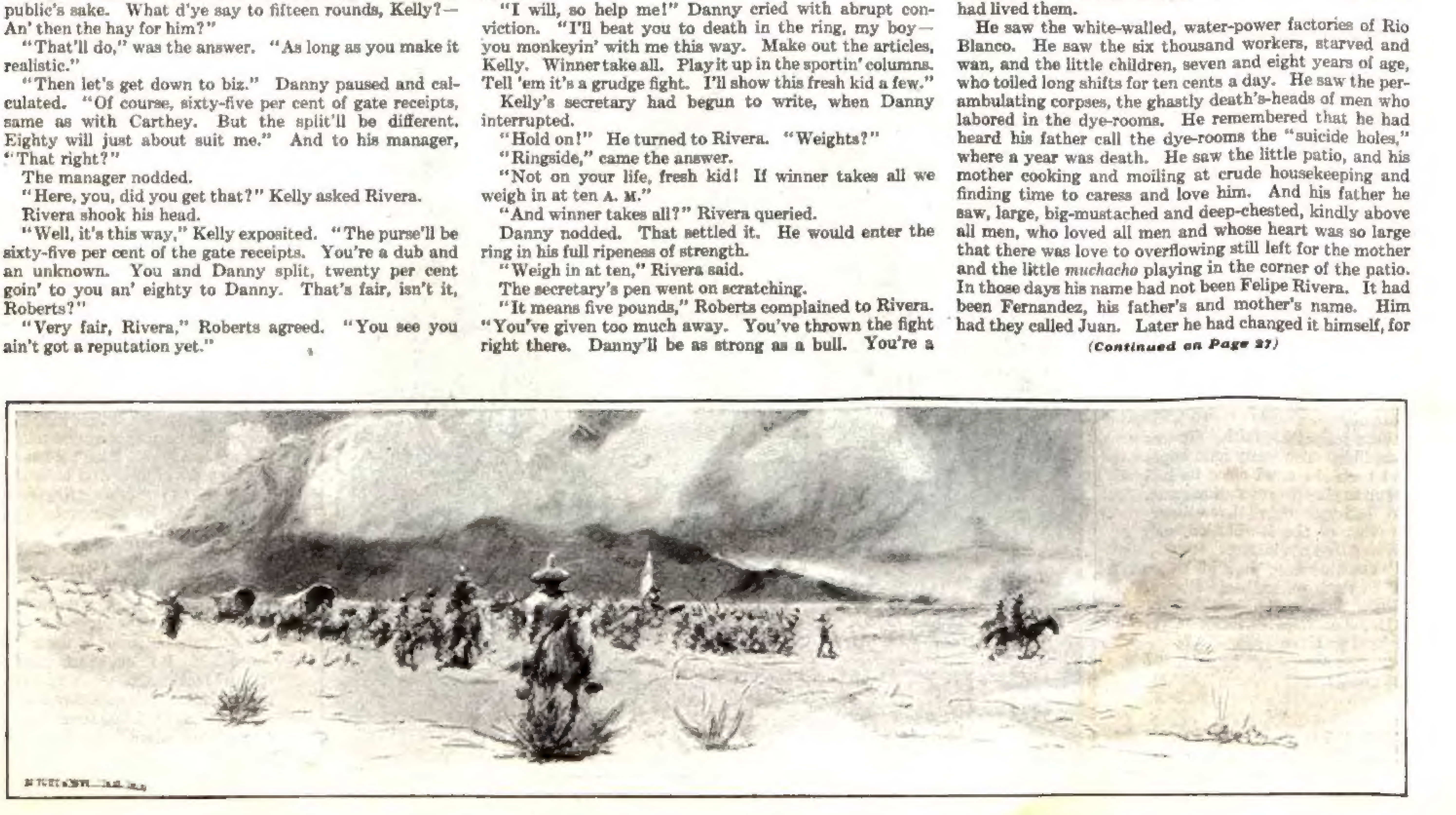
"Now you gotta be careful," Spider Hagerty warned him. Spider was his chief second. "Make it last as long as you can—them's my instructions from Kelly. If you don't, the papers'll call it another bum fight and give the game a bigger black eye in Los Angeles."

All of which was not encouraging. But Rivera took no notice. He despised prizefighting. It was the hated game of the hated Gringo. He had taken up with it, as a chopping block for others in the training quarters, solely because he was starving. The fact that he was marvelously made for it had meant nothing. He hated it. Not until he had come into the Junta had he fought for money, and he had found the money easy. Not first among the sons of men had he been to find himself successful at a despised vocation.

He did not analyze. He merely knew that he must win this fight. There could be no other outcome. For behind him, nerving him to this belief, were profounder forces than any the crowded house dreamed. Danny Ward fought for money and for the easy ways of life that money would bring. But the things Rivera fought for burned in his brain—blazing and terrible visions that, with eyes wide open, sitting lonely in the corner of the ring and waiting for his tricky antagonist, he saw as clearly as he had lived them.

He saw the white-walled, water-power factories of Rio Blanco. He saw the six thousand workers, starved and wan, and the little children, seven and eight years of age, who toiled long shifts for ten cents a day. He saw the perambulating corpses, the ghastly death's-heads of men who labored in the dye-rooms. He remembered that he had heard his father call the dye-rooms the "suicide holes," where a year was death. He saw the little patio, and his mother cooking and moiling at crude housekeeping and finding time to caress and love him. And his father he saw, large, big-mustached and deep-chested, kindly above all men, who loved all men and whose heart was so large that there was love to overflowing still left for the mother and the little *muchacho* playing in the corner of the patio. In those days his name had not been Felipe Rivera. It had been Fernandez, his father's and mother's name. Him had they called Juan. Later he had changed it himself, for

(Continued on Page 27)

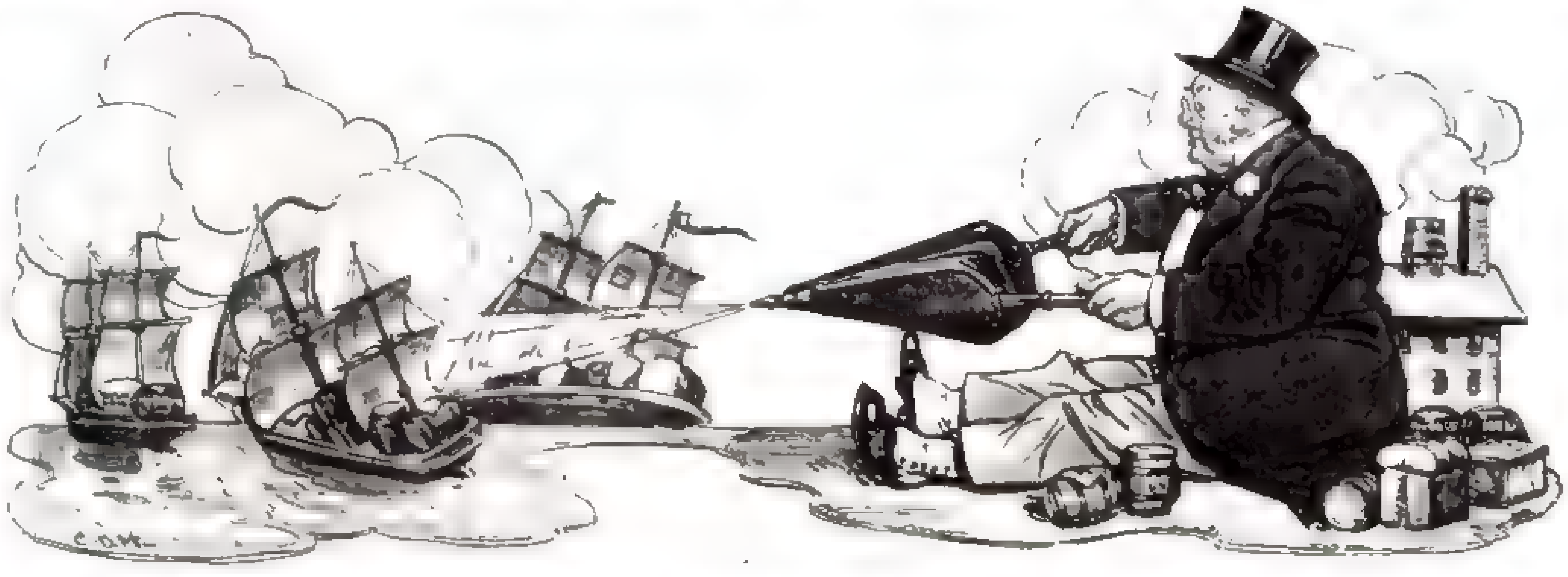


The Trade We are Scolded About

Export Business—Why We Need it and Where We Stand

By JAMES H. COLLINS

DECORATION BY C. D. MITCHELL



HARDLY a week passes nowadays but the American manufacturer is scolded about his neglect of export trade. Sometimes it is one of our hard-working consuls in South America or the Orient, scolding in a report. Again, a newspaper editor, taking a consular report as his text, scolds broadly on the subject. If news happens to be scarce the college professor or statesman returning from Europe is invited to scold the American manufacturer on his shortcomings in the world markets. So the manufacturer is catching it pretty much from all sides. He is told that he does not know how to deal with foreign customers. His catalogs, packing, invoicing, mailing, banking and credit systems are denounced; and, as shining examples of how export trade should be done, the critics refer him to the Germans, or the British, or the Swiss—or some of the other perfect exporting nations.

Right here there is an amusing "joker."

For, when any of these perfect exporting nations is visited, it is found that its manufacturers are being scolded too. The American manufacturer is assured that he will never get anywhere in foreign trade until he copies the intelligent methods of the sturdy British. The sturdy Britisher's consuls and professors and statesmen are writing to the London papers to warn him that his foreign trade is doomed unless he copies the enterprising methods of the Yankees. German methods are widely praised in other countries; but at home the German manufacturer's advisers complain that he loses his individuality when he enters the foreign trade, and ask why he does not copy the strong nationality of the Briton and the American.

So, upon the whole, nobody seems to be doing foreign trade just right. Everywhere, apparently, it is to scold.

The Growing Interest in Export Possibilities

THE truth is that export business cannot be discussed on a basis of nationality at all, for it is strictly a matter of individual houses and methods and individual success or failure. When the third-rate British manufacturer loses a foreign order through some technicality, nothing is easier than for his consul on the spot to commend the methods of the first-rate German house that landed the business and to ask the Britisher caustically why he does not do likewise. When an American manufacturer loses his first foreign shipment because he sent it in light boxes, instead of bundles to be packed on muleback, Uncle Sam's consul can sit down and compose quite a convincing essay on the merits of British or German packing; but the consul is not always a business man. When the German or Swiss gets the order on low prices he often concludes that we have lost the market forever; whereas our manufacturer, with a fuller knowledge of the technical points of the whole deal, is able to view the transaction with the utmost philosophy—and even look upon it as a factor that will turn future business in our direction. Every nation has manufacturers and merchants who export superbly—and also others who do it ill. The failures are conspicuous. Most of the successful deals are never heard of. It is not the nation that lands or loses the order, but some individual German or American or British house. Not even the best houses in any exporting nation have begun, as yet, to get the real range of foreign trade—it is a trade susceptible of the most amazing future development.

From our standpoint, however, one thing is certain—that the average American business man's interest in foreign trade is now keen and growing.

About ten years ago an enterprising Swiss came to New York. For twelve years he had been the manager at Zanzibar for a Swiss export house. Before going out to Africa he had been trained in export methods. In Zanzibar he dealt in everything from a locomotive to an ivory tusk and the business grew under his management; but eventually the doctors ordered him out of the tropics and he turned to America, believing that his knowledge of export methods would be appreciated here. His experience was most discouraging. A few weeks' canvass of New York houses showed that our manufacturers were absolutely indifferent to foreign opportunities. Oversea markets for manufactured goods were not interesting to them then, even as an idea.

There has been a marked change, however. Since then export trade has been widely discussed and many of our manufacturers have developed foreign business. In 1910 our exports of manufactures, involving genuine selling and business enterprise, exceeded for the first time our exports of the foodstuffs and crude materials with which we have heretofore paid our foreign debts and which the foreigner usually comes after. The average American manufacturer is today interested in export trade to the extent, at least, of thinking about it and wishing he had some. That is a new state of mind, which will unquestionably produce results. Many of our manufacturers are experimenting in foreign markets on a small scale, and there is a constantly increasing number of American houses that enter those markets successfully and stay there.

We surely need export business in manufactured goods.

The big items in our foreign sales have always been cotton, grain, flour, meat, tobacco, petroleum products, coal, ore and lumber. Some of these items are steadily shrinking, while in others we are facing new foreign competition. In the past ten years our exports of foodstuffs have decreased one-third, and at the same time we have bought enough food abroad to swell our imports fifty per cent. Canada is likely to carry on our business in export flour. Argentina's shipments of chilled meat to Europe grow as ours diminish. Cotton in the bale has been the immense item in our foreign sales—one dollar out of every four received from a foreign country for American products of all kinds is a bale-cotton dollar. John Bull is industriously promoting cotton-raising in his widespread colonies. Our crop is about stationary. Raw tobacco brings us forty-odd million foreign dollars annually; but this item is not so impressive when it is remembered that little Cuba, by manufacturing skill and the quality of her leaf, gets nearly a third as much for a relatively small quantity of export tobacco. Petroleum is another export item exceeding one hundred million dollars, and we have natural advantages in that line, coupled with experience in manufacturing and marketing oil; but British capital is now developing petroleum fields all over the world and the markets are going to be more hotly competitive than they have been in the past. Lumber is hardly an export item upon which to build greater sales and ores will not last forever.

Our export business needs reorganizing.

While we were building up industries, these raw and semimanufactured products paid our foreign bills. Hundreds of articles that we now make for our own use can be marketed abroad; but the tremendous consuming demand here at home has kept American manufacturers from cultivating the foreign customer. So has isolation—we have never been an international jobbing and distributing nation like England or Germany. The foreign customer seems remote and strange to us. As one of Uncle Sam's consuls puts it: "The American business man thinks that half the world outside the United States is populated by Dutchmen and the other half by dagoes." We are rapidly learning otherwise, however. We are finding out that the foreign customer is a good deal like ourselves, that his needs are much the same as ours with some modifications, that there are really no boundary lines when it comes to international trade, and that the way to get foreign business is to go after it and take care of it as industriously as that at home.

During the past six or eight years excellent progress has been made in foreign markets by American manufacturers in certain lines. Our typewriters and office devices, our card systems and machine tools, our shoes and clothing specialties have been taken to foreign markets by close-range methods the establishment of branch houses in foreign centers and the organization of salesforces, instead of the long-distance dealing through middlemen that characterizes so much of the world's export trade.

Yet, with all this progress, we have gone only far enough to raise certain doubts and prejudices in foreign markets, and the American house going abroad for trade today will find that these must be overcome first of all.

The foreigner has an ingrained belief that Americans cannot be depended upon to stick to their agreements or back up their connections. Unfortunately this belief is pretty well founded.

The average American manufacturer has thus far thought of export trade chiefly as something to help keep the factory running in bad times. When business is dull at home he enters foreign markets full of enthusiasm, establishes sales-agencies and appoints foreign representatives, introduces his goods, and gets the foreign brother all stirred up over possibilities. Put an American's natural push and optimism behind a brand-new idea like foreign trade and he becomes irresistible. While his interest lasts he is capable of making his new London representative believe that it is only necessary to show the goods to sell them to the illustrious dead in Westminster Abbey.

His interest doesn't always last, however.

Foreign Customers Neglected

BUSINESS gets better in the United States. He comes home and his London experience passes out of mind. By-and-by the London man sends an order for goods. When they are made up and ready to ship, the biggest jobber in Ohio wires an order. The manufacturer replies that they can be sent next week. The biggest jobber in Ohio telegraphs that unless they are shipped today he will cancel the order, throw out the line entirely—and, furthermore, punch the manufacturer's head the next time he sees him. The biggest jobber in Ohio is a near-by and immediate customer. The London man is far away.

"Oh, well," says the manufacturer, "that fellow in London'll get along somehow." And the biggest jobber in Ohio gets the goods.

American houses have not only neglected their foreign representatives in this way but also their own salaried employees sent to cultivate foreign business.

When the last panic struck this country a New Jersey manufacturer turned his thoughts upon London. His goods are popular patented specialties, widely sold here, and the British field lay absolutely open for development, without competition. He decided that it must be worked by the best sales-manager who could be found and spent two months getting a high-salaried man away from another house. Then he filled him with enthusiasm and sent him to London. Within three months his goods were being sold briskly in England. Presently business picked up again at home. London shipments were delayed, then neglected; and eventually the high-salaried man over there could not even get replies to his letters. His growing trade fell into decay; and finally, disgusted, he bought a steamer ticket and started home to resign. On his way to Liverpool, however, he got acquainted with a Yorkshire manufacturer, who persuaded him to stay in England and manage his factory—and he is there today, doing well.

The New Jersey manufacturer, figuratively, has nothing but a black eye to show for his little excursion into export trade.

In another instance an American salesman went to London with samples of tubing. This material sold so well that he disposed of a shipload in one order. After a few months, however, the American manufacturers neglected his orders. He dropped tubing and took up American printing machinery. British printers were thirty years behind the times and he was soon making handsome sales. The same trouble arose in obtaining goods. Then he organized a company to make the machinery in England—and that company has never missed a dividend since.

Another American has a fine distributing business in Paris. Two years ago he saw advertised in an American magazine a specialty suited to his trade. After obtaining a few shipments and establishing a demand, however, the American manufacturer neglected him.

"Now I'm going to do as the Germans do," said the Paris distributer. Searching the French patent records, he learned that this specialty was unprotected in France. So he began making it himself, and now has a fine turnover and absolutely no trouble obtaining goods.

American and British manufacturers complain bitterly of the German tendency to imitate their goods; but, when one knows how difficult it is to obtain prompt shipments from the American manufacturer or to persuade the British manufacturer to make what is wanted, the German way is seen to be about the only safe way to build trade.

A well-known London distributer was advised to visit the United States, as a country worth seeing and one likely to yield profitable specialties for introduction into the British market; so he came over shortly after our 1907 panic, brought his family, saw Niagara Falls, ran up into Canada and spent several days at Washington. American manufacturers exhibited profound interest in him. Some brought their superintendents and sales-managers to New York and held long conferences at his hotel, going into all the possibilities of the British market. Others invited him to their factories; and he went at his own expense, sitting in more conferences. He told them just how to introduce their goods into Great Britain; and they went into details with great enthusiasm.

"But I'm seriously thinking," he said recently, "of putting up a sign in our office: 'No American business considered.' For all I brought home from that trip was samples. We have enough ironclad American socks to last the family several years, and enough games and playing cards for our lifetime; but not one of your manufacturers has entered our market."

These cases quickly become known abroad and create distrust that will have to be broken down by American houses entering foreign markets in earnest.

Another common cause of distrust abroad is the American manufacturer's neglect to establish uniform prices in foreign markets and harmonize them with his prices at home. He appoints a selling agent in London, perhaps, and gives him quotations. The London agent goes to work to build trade. Presently a Hamburg exporter writes direct to the American manufacturer and is given lower prices than the London man gets—discrediting the latter and impairing his work. Or, maybe, a South American merchant obtains the London agent's price and then places an order with an "indent" house, getting goods cheaper than the Londoner can sell them. The American manufacturer, anxious for export business, will often sell his goods through an "indent" house at lower figures than he gives the merchant in Brooklyn. The Brooklyn merchant is working to establish permanent trade for him, while the "indent" house is merely filling such occasional orders as come to it spontaneously. To the manufacturer, sitting in his office, the world seems a very wide place; but it is really quite small when it comes to prices—and differences of this sort get about quickly.

When the American manufacturer goes abroad for trade he is very apt to do so with a brass band and in a way that arouses every bit of dormant competition there may be in the market he chooses.

In the British automobile trade, for example, there is nothing that corresponds to the "Gasoline Row" which has become a prominent thoroughfare in our leading cities. With us, selling automobiles is a matter of handsome salesrooms and resplendent exhibition cars behind great plate-glass windows; but in London the auto manufacturers have tucked themselves away in a rather narrow, dingy street, formerly tenanted by carriage-builders. Instead of showing cars in luxurious surroundings they seem to strive to give the impression that they are under very small selling expenses, thus appealing to the Briton's sense of economy.

An American automobile manufacturer went to London, leased the largest and most prominent salesroom he could obtain and fitted it up in American style. Fleet Street heard of it and a newspaper canvasser went to talk to the Yankee about the beauties of newspaper advertising for a newly established business. The Yankee listened quietly as the canvasser explained what a column advertisement several times a month would do to make his business known. "What is your rate for a full page every day?" asked the American.

The canvasser was absolutely staggered by the size of such advertising. It utterly upset his argument and he had to go back to Fleet Street to talk it over with the boss.

There are reasons why every American house, going to London and other export markets, might better take obscure quarters at the start, conform to the ways of local business men, put over its door the date of its establishment in the United States and open up quietly, in the way best calculated to give the impression that it had always been there. That method gives competitors less opportunity to make a fight on national lines, causes less apprehension and attracts fewer brickbats all around.

The work of the American "muckraker" has become a factor in our export trade. Practically every American concern that enters a foreign market is scrutinized to be certain that it is not one of our dreaded trusts; and competitors lose no opportunity of stigmatizing any unfamiliar American practice as "Yankee trust methods." We ourselves have got somewhat accustomed to the big corporations through living with them ten years. We have seen strong competitive corporations grow up in some of the recognized trust industries. Ways of regulating big business are being worked out and better business ethics are applied in corporation management; but people in other countries think of our trusts about as we thought ten years ago and are even more likely to see tentacles in broad daylight.

So, what with half-hearted attempts on foreign markets by the American manufacturer and the echoes and reëchoes through the foreign press of our sensational writers, the American business man going abroad for customers will find considerable prejudice to break down. However, it is all an indefinite prejudice against us nationally, and does not stand for a moment against the individual American concern that takes hold of export trade right and deals with the foreigner squarely—and hangs on.

Editor's Note—This is the first of a series of articles by James H. Collins. The second will appear in an early number.

Does Japan Want Peace or Hobson?

By Albert Bushnell Hart

DECORATION BY M. L. BLUMENTHAL

THIS is an era of peace. The janitors of all the temples of Janus are dozing in front of the closed doors. To be sure, a few tribesmen are still trying to make private collections of European brass buttons and vertebræ; the Mexicans are practicing a revolution; Peru and Bolivia are threatening a flare-up and the Albanians exult in a fresh revolt. Still, the world is set upon peace—peace societies abound; peace conferences soothe; peace foundations are multiplied; peace congresses Hague and re-Hague. The statesman, the capitalist, the emperor, the drummer, the Czar and the ex-President all preach peace. Even Mr. Murphy and the New York up-state Democrats appear to have made a secret arbitration treaty.

Amid this general chime of international wedding bells there is one harsh dissonance—the member from Alabama is still alert and every day saves his country from the ruinous effects of too much peace. Richmond Pearson Hobson, Representative in Congress from Alabama, erstwhile captain in the United States Navy, still garrisons the citadel of national honor. From his seat in Congress, the lecture rostrum, the platform, the wigwam of the National Democratic Convention; through interviews, articles, conversation, addresses and personal admonitions; by introducing bills and debates on the navy—in every way known to man, Captain Hobson protests against international concord, and prophesies and does his best to realize war—speedy war; war with Asia—specifically war with Japan. To that end, Ajax defies the oriental lightning in a continuous performance and lays down, as the chief guaranty of peace: "To send our whole fleet to the Far East and keep it there, and to build quickly two more fleets for the Atlantic, and while we are building the fleets we must be prepared to 'eat dirt.' . . . When the ships are built we can stop the dirt diet, and not until then."

For this self-imposed task of saving mankind from Japan, Captain Hobson has some qualifications. He has been a naval officer; and, on the sole occasion in the Spanish War when he had an opportunity, he showed the personal courage that is expected of every soldier, and which a hundred others would have shown had they been selected for the perilous task of sinking the Merrimac across the channel leading to Santiago. It was not Lieutenant Hobson's fault that his maneuver was an absolute failure—that the ship did not close the channel; he took his life in his hands and the country owes him the gratitude due to a man who leads a forlorn hope. As a speaker and a member of Congress, Captain Hobson shows skillful use of his mother tongue, quickness, intelligence, plenteous hatred of persons and nations whom he dislikes, and a rare pertinacity in saying the same easily refutable thing a hundred times over. His articles and speeches can all be reduced to the following axiomatic propositions:

1. Disarmament is vicious and fatal, because it does not give a guaranty that the world will be as the United States would like to have it.

2. International arbitration is also a delusion.

3. The proper way to keep the peace is by overwhelming armaments—particularly the navy, which Hobson believes is a safe repository of world-power, because "there is no possible tendency to militarism in maintaining great naval power."

4. The Japanese are so powerful in the Pacific that our island possessions and the Pacific Coast are every moment threatened; the Japanese may land at any time with two hundred thousand troops, and could then remain indefinitely on the American coast

5. The solution of all these difficulties, and apparently of the future welfare of the world, is "equilibrium." First, an "equilibrium" in the Atlantic, which means that "for the elemental purposes of self-preservation. . . . America must be supreme on the ocean. There is no escape." "Today the only basis for our diplomacy with Europe is for America herself to establish an equilibrium in the Atlantic Ocean as against any individual nation of Europe."

6. "Equilibrium" is especially necessary in the Pacific; and means that the United States shall have such a naval predominance that we may do what we think best everywhere, up to the coastline of Japan.

The trouble with Captain Hobson's argument is that he appears to be trying to drive a nail with a maul. What he really wants is a navy, a big navy, a bigger navy, a biggest navy. When the taxpayer hangs back at this accumulating expense Hobson calls a spirit from the vasty deep, a devil of a big red dragon in the person of Japan; and he clinches his argument by his own experiences in that country—or rather what he thinks he experienced, for his observation is as individual as his logic. His real purpose appears to be to force this country into a great scheme of naval defense by an unceasing rapid fire of arguments that the Japanese are aiming to humiliate or destroy the United States of America. In this propaganda Hobson seems like the giant of the Indian legend:

"There was one great creature called Annungite, or Two-Faced. He had a great habit of looking out for bad boys—very bad boys. It was said that he could not see really good boys—that they were like glass and that he could not see them; but when a boy became very bad he was then so black that he was easily seen. He was so big that when he set one of his feet down on the ground there would be sounds like the ringing of bells and the hooting of owls. When he put the other foot down the sound was like the roaring of buffalo bulls when they are going to fight each other. Even when he tried to move softly, there would be sounds like birds and beasts crying out." Our Congressional Annungite stalks along, ringing his bell and hooting his owl and roaring his buffalo bull, and crying his birds and beasts—all to frighten those very bad, dark and malicious boys—the Japanese. He has worked out a kind of gospel of hate, something as follows:

Chapter I. The Japanese are in a permanent state of rivalry, envy and ill-will toward this country, especially as to the great prize of future trade with China. They are making hostile preparations by land and sea. It is "clear to Japanese statesmen that America is the one great nation standing athwart of the realization of these ambitions." Hence Japan is assembling enormous resources of money and material, has the largest standing army in the world and is waiting for a pretext to assail the United States.

Chapter II. The hostility of the Japanese is shown by their protest against the exclusion of Japanese from the ordinary schools of San Francisco, and other restrictions upon residence, in the face of their notorious restrictions on the residence and movement of Americans in Japan. The Japanese Government "made a demand upon our Government that involved the invasion of the right of local self-government of the people of San Francisco."

Chapter III. Japan is spoiling for war. The Japanese have for eight hundred years been a belligerent and aggressive people. They are determined to monopolize the trade of the Pacific and are about to seize the Philippines, Hawaii, Alaska and the Pacific Coast, and then to hold them all by bringing in allied Chinese armies.

The main trouble with this whole farrago is that it proves too much; against such awful dangers the remedies proposed by Hobson are mere dribbles. First of all, these secret enemies are already warned: the Japanese Prime Minister has nightmares from reading the Congressional Record; and "Komura of the domy brain" must grind his teeth to see the most secret policy of the elder statesmen penetrated by the swift-diving, low-tackling, watch-the-ball mind of the great American naval statesman. If Japan really intends the ruin of the United States the time to declare war was three years ago, when Hobson first "got on to" the situation; or, at the latest, day after tomorrow, while "equilibrium" is still unestablished; while the Panama Canal is not open to bring American fleets from the Gulf of Mexico; while the American navy is not sole master of the Pacific; while Taft and Knox and Root and Lodge and Roosevelt, and all the other easy-going men in Washington, are still slumbering.

Hobson casts in the teeth of the Japanese their power, their will and their design to annex the Pacific. Why don't they take his dare? Just now there is a specially good opportunity, while the great Powers of Europe are trying to dodge such distressing words as "equilibrium" and "balance of power," hurled at them by Hobson. Why is not Hobson at this moment defending his country by negotiating the needed treaties of alliance and mutual defense with Great Britain, France, Germany, Holland, Russia—every one of which Powers has a greater stake in Asia than the United States? Are they going to stand by and see America driven out of Asia, China usurped by Japan, and the trade of that great empire corralled by the warships of the Mikado? The savior of his country must not be contented with pointing out a danger. We want safety; we want it quick! Hobson ought either to encourage or to rescue his country.

Gospel or Apocrypha?

ARE Hobson's three chapters of accusation, his circumstantial proofs of Japan's ill-will and murderous intent, really Gospel or only Apocrypha? Let us take them up in sequence. What are the grounds of Japan's supposed hatred of the United States? Hobson says that one proof is unwillingness to concede to us "what is inevitable—the American control of the sea around which our possessions are scattered." This cool assumption that the United States, which did not acquire an unquestionable front on the Pacific till 1846, is entitled to turn out of it the Asiatic nations, which have had civilized and seafaring communities fronting on that ocean for nearly twenty centuries, is a totally un-American assertion of a spirit of conquest and brutal disregard of other nations' rights.

The conquest of the Philippines was in itself a shock to the neighboring Asiatic nations, but to assert that that conquest gives us a right to the control of the Pacific is to set up a principle which the Monroe Doctrine was framed to estop. No sensible man supposes that the Japanese intend to shut off all the rest of mankind from trade with China. Perhaps the delusion rests upon a misconception as to the relations between the two Asiatic-Pacific Powers. The Chinese may possibly some time become a peril to Europe; if so they will also be a peril to Japan. China is just about as likely to accept the military tutelage and the commercial direction of Japan as Germany is to accept the political leadership and commercial control of Great Britain. The Japanese want all the trade they can get anywhere; but it is simply not in their power to preëmpt trade relations with China.

The belief that Japan feels a race antagonism to this country is equally without foundation. The Japanese intend to take their trade out of the hands of the European and American middlemen who for decades have controlled it; they do not like the foreign resident merchants any more than Americans would enjoy seeing a great part of the wholesale and shipping business of New York in the hands of, we will say, a body of Turks who adhered to their own costumes and way of life, sought no American citizenship, held aloof from Americans and scoffed at the Government and institutions of America. That status of being strangers in a strange land is not peculiar to Americans, however. The Japanese mean also to dispense with English, French and German traders.

Undoubtedly the Japanese are ambitious and at present elated by their recent victory over Russia; but what are the Japanese ambitions which collide with the possessions or interests of the United States? Manchuria? That province especially interests Russians because it is their sole hope of an inlet to a good, ice-free Pacific port. The Philippines? They might be convenient to the Japanese, but the Filipinos would be no better satisfied with Japanese rule than the Formosans and the Koreans. The Hawaiian Islands? They have strategic importance, but are no more accessible to the Japanese than the Loochoo Islands to European or American fleets. So far from Japan being, as Hobson says, "an island country, absolutely safe from invasion," the empire is much more open to attack and to the landing of large forces than any part of our Pacific mainland. It is nonsense to argue that the United States has everything to lose and Japan everything to gain from war.

What then of the stupendous Japanese military preparations which Hobson's secret service men are constantly revealing—the new factories for military material; the dockyards and arsenals; the four hundred thousand men now under arms; the one billion dollars borrowed since the Russian War, "a large part of which is held in a war chest in specie"? These preparations are indeed fearful, because they are unknown to anybody but Hobson. The French *Revue Militaire des Armées Etrangères* for 1908 sets down for Japan: "Total strength of the army in time of peace . . . between two hundred and ten thousand and two hundred and twenty thousand." About three hundred and fifty thousand men, in addition, are on the rolls of the "war strength, first line." The "five hundred thousand men who have been added to the Japanese army since the war with Russia" must have been recruited by Hobson, for the statisticians know them not. Naval comparisons are more difficult. The Japanese personnel in 1907 was forty-six thousand against fifty-seven thousand in 1910. The naval expenditures in the United States last year were one hundred and thirty-one millions; those of Japan about forty millions.

So with financial preparations. There is no arguing with a man who can assert unblushingly that the Japanese Government paid for the Russian War as it progressed; that it has a thousand millions in specie in its vaults; that it would make money by going to war and seizing Alaska; that "the Imperial Government receives a large percentage of the corporate earnings of the empire without these revenues appearing at all in financial statements." According to Mayor Ozaki, of Tokio, in a recent publication, Japan borrowed five hundred and fifty-five million dollars during the Russian War; and, since 1905, appears to have increased the debt by about two hundred and fifty million dollars; the total now stands, all told, at about one billion, three hundred million dollars. Nobody can actually visit Japan with his eyes open without seeing that the country is poor and heavily overtaxed. All the world knows that the Peace of Portsmouth had to be made because the credit of the nation in Europe was exhausted. Some of the joint-stock companies receive large sums as subsidies and bonuses from the Government. The three great merchant steamship companies that are supposed to be intended for transporting a Japanese army to the coast of America have a combined capital of about twenty-two million dollars and a fleet much inferior in combined tonnage to the fleet of the Hamburg-American Line. There is no great war chest—no new augmentation of the navy. It is a bad case of Annungite looking for the naughty boy.

Upon the other side, a cloud of witnesses deny both the hostility and the preparations of Japan. Baron Kaneko, who was unofficial representative of Japan in the United States during the Russian War, holds that the two Powers are partners in Pacific interests; that together they possess the whole coast of the Pacific from San Diego around to the Sulu Islands—with the exception of Kamchatka. And he adds: "There has never arisen between them one troublesome question." As for friendship with the United States, "if we sever our relations and fight each other, the commercial ties between the two nations would be shattered and the Chinese market would fall into the hands of England, Germany and France." Shimada, in Count Okuma's recent book, Fifty Years of New Japan, praises the friendly spirit of the United States "which has pervaded all her proceedings toward Japan from the very first." Count Soyeshima says: "There is nothing to disturb the firmly established peace in the Far East."

Feeling on the Coast

MANY people do not realize to what a degree the Japanese have deliberately bound themselves to keep the Asiatic peace. By the first British treaty of alliance of 1902, and the second of 1905, those two great Powers have agreed to maintain the existing status in Asia, including the "independence and integrity of the Chinese Empire." Similar pledges were made in a treaty with France of 1906. By the Russian Convention of 1907 Japan is again bound to the "maintenance of the *status quo*." The same phrase reappears in the American memorandum of November 30, 1908, in which one of the mutual interests of the two Powers is held to be "maintenance of the existing *status quo* and the defense of the equal opportunity for commerce and industry in China." With every strong Power in eastern Asia—whether Asiatic, European or American, except only Germany—the Japanese have recently, by formal document, pledged themselves to peace and against aggression.

How far is this good-will disturbed by the events involving the Japanese residents on the Pacific Coast of America? The main purpose of the people on the Pacific Coast in legislating against the Japanese was to stop their immigration; but that purpose was brought about by an understanding with the Japanese Government, reached in 1907, that it would not issue passports to laborers to come to America. In the recent treaty of 1911 nothing is said as to immigration; but the Japanese minister declared in writing that the Japanese Government "are fully prepared to maintain with equal effectiveness the limitation and control which they have for the past three years exercised in regulation of the emigration of laborers to the United States"—that is, the Japanese Government has no desire that laborers should come to the United States, but will not undertake to accord to Americans privileges of trade or movement in Japan unless precisely the same rights are granted to Japanese who actually reach America. The Chinese have by treaty consented to a different treatment.

(Concluded on Page 35)

LÉONTINE AND CO.

By HENRY C. ROWLAND

ILLUSTRATED BY A. B. WENZELL

III

EDITH, I knew, was an early riser, and the next morning at nine I found her already at work in her studio. She was alone, for Miss Dalghren was more luxurious.

"May I interrupt you for a few minutes' talk, Edith?" I asked.

"Of course you may," she answered, laying down her palette and giving me a quick look from her thoughtful eyes.

So I told her of my letter from Léontine, holding back, of course, the name and identity of the writer. Edith listened with her smooth brows knit. I did not mention what Léontine had said about a thief being always a thief, because I knew in my heart that this did not apply to me. I had been a criminal, but not a weak man. Whenever I have committed a crime it has always been of my own deliberate intention, and not the result of temptation. To my way of thinking the man who wants to be honest, then falls in spite of himself, is not a thief. He is not worthy of the name of a thief. He is merely a weakling. To that class belong pilfering *valets de chambre*, and absconding cashiers, and the like. A professional thief would be ashamed to associate with that sort. He steals because he wants to, not because he can't help it. What I dwelt upon to Edith was the harm that might come to her husband and herself from receiving me into their household—and I put this even stronger than Léontine had done.

When I had finished she looked at me with her twisted little smile.

"Is that all, Frank?" she asked.

"Isn't it enough?" I retorted. "And isn't it all true?"

"It may be true to some extent," she answered slowly, "but it is not enough."

"It may not be enough for you, Edith," I cried, "because you are a sort of angel on earth. But it is enough for me and probably would be enough for John, if he were to see it in that light."

"John understands," said Edith; "he is loyal to the core—and besides he is your half-brother, and it is his duty."

"It is his duty not to sacrifice you," said I, "and mine too. No, Edith; I won't have it. My word is passed to keep straight and I will stick to it. But I will not stay here. I am going away."

"With this woman?" she asked.

"With or without her. What does it matter? That is not the point."

"How long do you think that you would keep on the higher plane if you were with her, Frank?" Her eyes looked steadily into mine. "No; if you go back to her I shall absolve you from your promise. It is better to be dishonest to the world, I think, than to oneself. That is why I am so sure of you; because up to this time, whatever you have done has been with conviction that it was justified in a person of your circumstances. But it can never be the same again. If you were to slip now it would cost you your self-respect. Listen to me, Frank—I thought of all this when I told John to bring you here. I weighed the *pros* and *cons* for us all. From the minute I saw you I had confidence in your strength and resolution. Since you are what you are I have no fear of the result for any of us. John and I are not slaves to the dictates of society. If such friends as we have are unwilling to accept our actions, we do not wish to keep them."

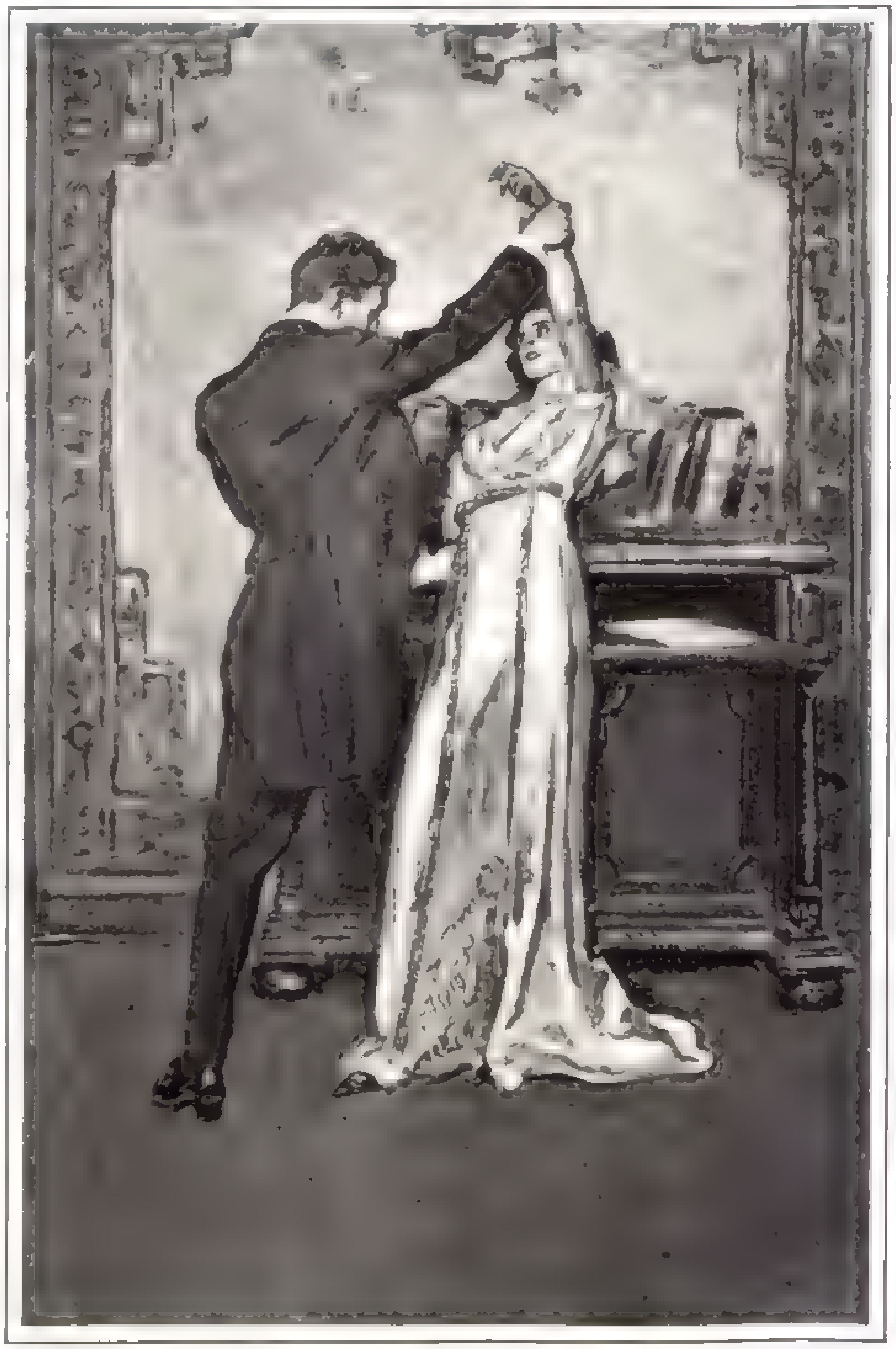
"It's asking too much," I muttered.

Edith laid her hand upon my wrist.

"We are asking nothing of anybody, Frank. We have merely made our choice; that is all."

What was I to say? She was stronger than I—ten thousand million times. I mumbled back the same old argument and she listened with her twisted smile, saying a warm word here and there for which I found no answer. It was like a chunk of ice trying to argue the point with the sun. Finally I gave it up and raised her hand to my lips.

"I'll talk a bit to John," I muttered, and shambled out.



"Curse You!" She Shrieked. "Let Me Go. Wait Until Ivan Hears of This"

John was on the terrace, breakfasting. His eyes were puffy as he looked up to wish me good morning, and I noticed that his hand was shaky as he poured his coffee. I told him of my talk with Edith. He listened, looking rather bored.

"Oh, well," said he, "I understand, of course, how you feel about it all. Why can't we make sort of a compromise? You needn't stop here at the house if you're afraid that it might reflect on Edith, but there's no need for you to go away. Give this crook lady to understand that she's got to leave you alone; then find yourself diggings up near the office and pitch into our motor business. There's a lot to be done in the way of introducing the car, advertising, and all that. Besides, I've got quite a list of possible clients, and you will be busy taking them out over the road. Let's go ahead with our business and let the social part slide."

There was a certain amount of sense in this. As long as I kept away from the house it didn't seem as if I could do them any special harm. So for the time being we decided to let it go at that.

I found myself quarters on a side street near the office and started in to work. Rather to my surprise John proved himself a mighty good hustler for trade. He had a big acquaintance, both among resident and visiting Americans, and in the course of the first six weeks we booked quite a number of orders. Our car was a good one, silent as a watch, easy to handle and constructed a bit on the American plan, with a high clearance and light for the size and power, which made it easy on tires. I joined the Automobile Club and made quite a lot of useful acquaintances.

I wrote to Léontine, telling her briefly of the course I'd taken, and asking her to make good in what she said about doing her part. She never answered the note, but I'll be hanged if she didn't come swelling into the office one day with Kharkoff and make him buy a car. John was tremendously tickled.

Now and again I saw Edith, but I kept away from the house. She was herself a very good driver and duly certificated in Paris. Then one day John told me that Miss Dalghren was anxious to learn to drive, and asked me to give her a few early morning lessons in a little voiturette that we had taken in trade and used for knocking about on our business. So I took the girl out in the Bois before business hours in the morning, and twice we met Léontine riding with Kharkoff. The face of the Polish girl was not so amiable as I would have liked to see it; and, knowing something of the wild nature of women of her sort, I told Miss Dalghren that if she didn't mind we would continue our lessons late in the afternoon, as I had missed one or two early clients, and later in the day I could get John to relieve me at the office while I was gone. She agreed, and the very next day we ran into Léontine and Kharkoff again at about six in the evening.

We were rounding the corner of a narrow little route and we couldn't have been in a worse position, for I was talking to her, leaning over with my face so close to hers that a few tendrils of her yellow hair were against my cheek, the car being old and a noisy little beast. Miss Dalghren turned to me with a smile just as Léontine and Kharkoff, walking their horses, came upon us. As I looked up I caught a glimpse of Léontine's face. It had gone as black as a thundercloud. She raised her crop and brought it down with a vicious cut on the ribs of her hunter, which sprang ahead, almost striking the car.

They swept past and Miss Dalghren looked at me, her eyes big with surprise.

"Did you see that?" she cried. "I wonder why she did it. And her face was furious."

"Probably the Prince said something nice about you," I told her.

The girl did not answer, and I guessed that she was thinking of the night that Léontine had sat next us in the box. A little later she turned and gave me a look that I pretended not to see. For my part I was troubled, and when we got back I said:

"You drive well enough now to take your examination. I'll go down to the prefecture and make an engagement for you."

"Very well," she answered quietly; but there was a tone to her voice that made me uneasy.

It was about a week later that John came into the office one morning looking so badly that I thought he must have been making a night of it. He shot me a quick look, then said shortly:

"Come into the private office, Frank. I want to talk to you."

I followed him in. John turned to me with a haggard face.

"Frank," said he, "here's the devil to pay! Mary Dalghren's pearls have been stolen."

My friend, I have had some hard jolts at different times in my busy life. But never did I get such a knockout blow as that. I could feel the blood sucking out of my face and the pit of my stomach seemed to melt. John's expression was pretty bad, but my own must have been worse, for he said sharply: "What's the matter with you?"

I pulled myself together. My throat and mouth felt dry and I hated to speak. John gave me another curious look and his face hardened a trifle. He pulled out his cigarette case and lit a cigarette in a sullen sort of way. Something in his expression stiffened my back.

"Tell me the particulars," I said.

"There ain't much to tell," he answered. "Mary went to a big dinner at the Billings' last night. They are Americans—barrels of money and mighty little else. Mary teaches the daughters music. She wore her pearls. After your visit showed me how easy it was for a cracksman to walk in and out of the house I bought a small safe, which is in my room. Both Mary and Edith keep their jewels in it. But last night I was playing a little baccarat at the Automobile Club and didn't get in till three. Edith has the combination, but she was asleep when Mary got home; and Mary, not wishing to disturb her, locked up her pearls in her *bureau de toilette*. When she looked for them this morning they were gone. That's all."

He smoked sulkily, staring out through the window.

"What have you done about it?" I asked.

"Nothing," he snapped; "what was there to do? Edith would not let me ——" He stopped short and got red.

"Edith would not let you notify the police?" I said. "Of course she wouldn't. What would be the use, after you have taken a felon into your family? The prefect would laugh at you and say it served you right. The thief knew that."

I got on my feet and reached for my hat.

"Let's go down to the house," I said; "I want to look around."

John got up and we went out and whirled down to the Boulevard des Invalides. Neither of us spoke until we reached the Place de la Concorde. Then said I:

"John, I know what has happened to those pearls and I don't despair of getting them back. Not by a whole lot."

He gave me a startled look. "Well?" he asked.

"Some of my ex-pals know how you saved me from the law," said I, "and that I stopped for a while in your house. They also know that your wife has fine jewels. Somebody has sized up the proposition for an easy one, knowing that you could hardly go to the police. Also, the thief counts on your suspecting me. Do you?"

John looked away. "Oh, no, not a bit," he answered, hesitating a trifle.

"I'm glad of that," said I, and added: "Was Kharkoff playing last night as usual?"

"Yes," growled John; "worse luck!"

"You lost?"

He gave me a quick look, then grunted: "Oh, a trifle."

Neither of us spoke until we reached the house, where we found Edith and Miss Dalghren on the terrace. The girl's face was pale and I thought she seemed a little embarrassed at seeing me. But Edith's clear eyes were as steady as ever, and she gave me a good grip of the hand.

"This is horrid, Frank," said she. "It makes me wish that there were no such things as jewels. But I have told Mary that she is not to worry; that we have a member of the family who is worth a whole bureau of detectives."

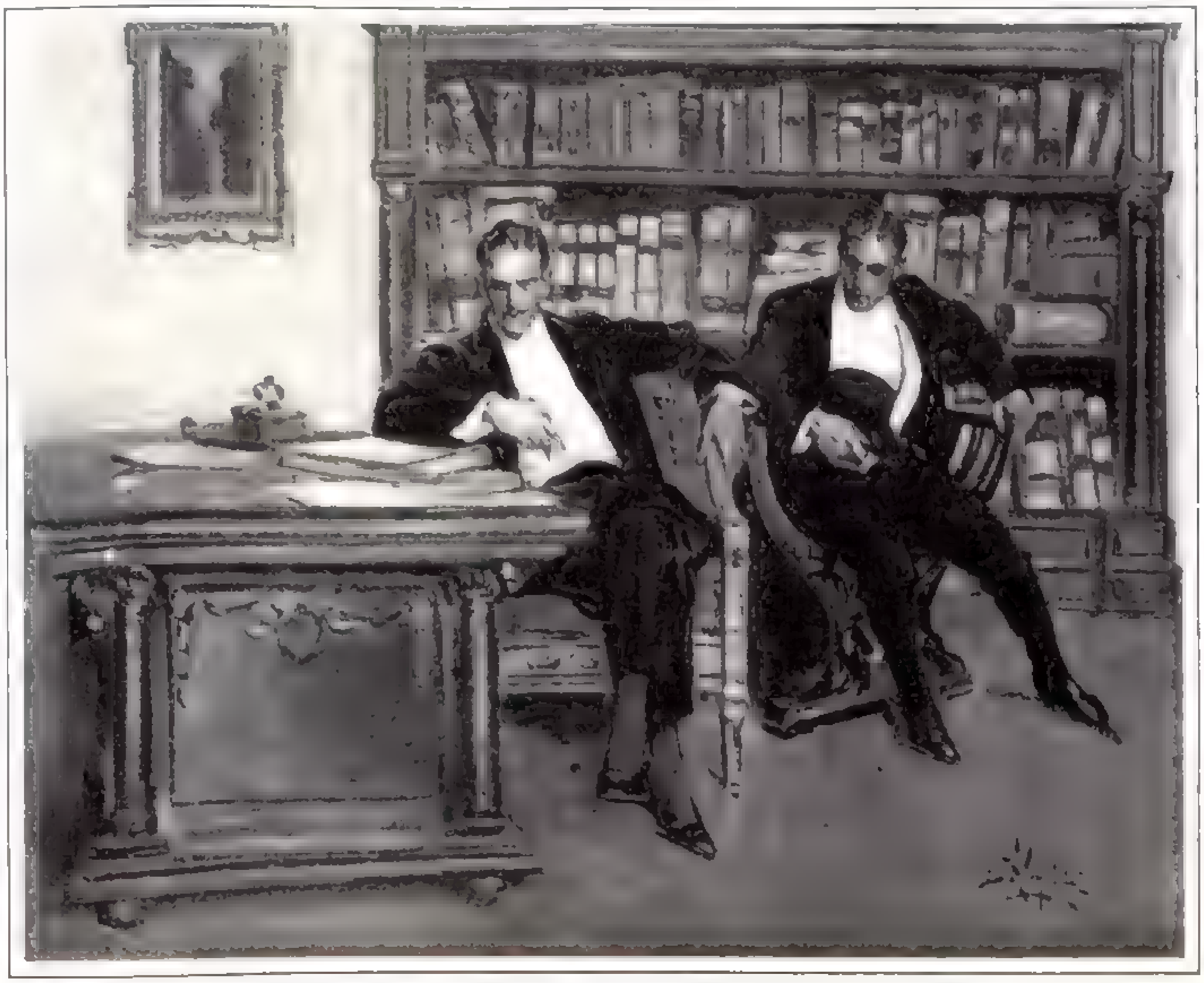
A cynical sort of grin spread over John's self-indulgent mouth.

"You are right, Edith," I said. "I told John a little while ago that I could locate those pearls, and so I can."

"Do you know who stole them?" asked Mary, with a straight look.

"I think so," I answered. "Now I want to ask you some questions. You went to dine at the Billings' last night and wore your pearls. Who and what are the Billings?"

"They are rich Americans who have come over here to educate their daughters. They live on the Avenue du Bois."



"He Would Rather Kill Than Not. It is a Pity, Because He is the Most Able Operator That I Have Ever Known"

"Are they aristocratic people?" I asked.

The two women exchanged glances.

"Hardly that," answered Miss Dalghren hesitatingly. "Mr. Billings is rather a common man who has made a big fortune in ready-made clothes, or something of the sort. His wife is ordinary, but kind and well-meaning. She is very ambitious socially."

"How about their guests?" I asked. "How many were there and what were they like?"

"There were twelve, only four of whom I had ever met before. Two or three of them I thought rather queer."

"Could you describe some of the men?" I asked. "There were a few titles, I suppose?"

She smiled. "They were all titled, I think. Barons and counts and princes and a general or two. Naturally the one I remember the best is the man who took me out. He was Italian, I think, or possibly a Pole. Just before we went to the table Mrs. Billings took me aside and said: 'You have made a conquest, my dear. Captain Schlossberg was to have taken you out, but a man has just begged so hard for you that I must give you to him.' And she pointed out a handsome man who looked like an Italian. He was tall and slender, with thick black hair and a black mustache waxed at the tips."

"What was his name?"

"I did not catch his last name, but during the dinner one of the other men called him Ivan."

"Ivan," I repeated, as if to fix the name in my mind. "Now," I said, "can you remember what you talked about?"

"At dinner we talked principally about music," she answered. "He was very well informed and appeared to know most of the artists and composers. Also he seemed to be acquainted with a good many nice people here in Paris."

"What happened after dinner?" I asked.

"There was a girl who sang. Then my dinner partner played some Hungarian folk-songs and sang one or two. He had rather a nice voice. At the end I played the harp. When I had finished, my dinner partner brought me a glass of orangeade. There was some sort of liqueur in it, I think, and I did not like the taste, but the room was hot and I was thirsty and drank it all. Shortly after that I came home. Therese, Edith's maid, was waiting for me in the motor."

"And when you got home ——"

"Edith had gone to bed and John had not come in. I did not want to disturb Edith as she has been sleeping poorly, so I put the pearls in the drawer of my toilet table and dropped the key in one of my stockings. I don't think that I was ever so sleepy in my life, and when I woke up I had a splitting headache, which I put down to that nasty sweet orangeade and the stuff in it."

"Thank you," said I. "That's quite enough, Miss Dalghren."

"Have you got a clew?" asked John.

"I had one already," I answered.

"And you think that you can get back the pearls?"

"Yes," I answered, and turned to Edith. "Are your pearls safe?" I asked.

Edith nodded. "I haven't looked," said she, "but it's not necessary. I opened the safe to get Mary's out last night, and mine were there. I did not leave the room after that, as I was not feeling well and had my dinner in bed. Nobody could have come into the room during the night because—because I did not go to sleep."

"Not at all?" I asked quickly.

"Not a wink," she confessed, and the color came into her cheeks. "I heard every quarter from the clocks of Saint François Xavier and the Invalides."

"In that case," said I, guessing why she had not slept, "it's as you say, hardly worth while to look. Now I will say *au revoir*, as there is no time to lose if I want to get the pearls."

So I went out and jumped into the little car and started back uptown alone. The whole business was pretty plain to me, but there were a few details I wanted to study out. Ivan, as you may remember, was the man who had given me the job of stealing Edith's jewels. He was the chief executive of the Paris mob of thieves, some of whom I had met that night at Léontine's house in Passy. Ivan never did any of the active work. He was a clubman and a diner-out. When he was asked to some rich house he looked things over and, if the proposition seemed a good one, turned it over to some worker. The latter robbed the house and brought the swag to Ivan, who disposed of it, deducting his percentage. If the job went wrong and the burglar got caught there was a fund to defend the operator. Ivan kept his hands clean and was always in some conspicuous place on the night of the theft.

So far all was clear as spring water. The next thing was to find out who had the pearls at the present moment. The more I thought of this, the more I became convinced that the disposition of jewels stolen by the mob was Léontine's work. Léontine was undoubtedly the fence. Being under the protectorship of Kharkoff, who was fabulously rich, she might be expected to have valuable jewels; and these she might also be expected to dispose of, for various reasons common to women of her position. Her words to me at Bagatelle crossed my mind: "I am a thief on a bigger scale than you ever dreamed of." There was little doubt in my mind that at the present moment Léontine had Miss Dalghren's pearls.

The next thing was to get them, and I had no great fear of my ability to do that. I would go to Léontine and give it to her straight, that unless she handed them over I would call on the prefect of police and lay information for the rounding up of the whole mob, Ivan, Maxeville, or Chu-Chu le Tondeur, as he was known, the women *souris d'hôtel* and herself. I would tell her in strong terms that they had played it rotten low on me. Here was I, who a few weeks before had got myself pinched to save their hides, being used as a shield for them to crawl behind when they stole pearls from the house of the people who had saved me from a life sentence. This would be a dangerous game for me, I knew, but I never scared worth a cent; and by the time I got to the office I was so tearing mad that I asked nothing better than to take on the whole slimy gang.

So I sent Léontine a *pneumatique* to say that she could take her choice between meeting me at Bagatelle the next morning at eleven or later in the day at the prefecture of police. I knew that she might not be able to get away from Kharkoff in the afternoon or evening, but as he was A. D. C. of one of the grand dukes and supposed to report every morning before midday, the chances were that the girl could manage a morning *rendez-vous*.

That night at about eleven I went into the Automobile Club. There was a baccarat game already going, and as I chanced to meet an acquaintance who was manager of a garage near our office the pair of us strolled in to watch the play. Almost the first person my eyes rested on was John. His back was turned to us, but my acquaintance had recognized him also, and said to me:

"There is your patron, Monsieur Clamart. You will have to sell a good many cars to pay for his game of last night."

"Really?" I answered carelessly. "Was it as bad as that?"

"I heard that his losses were about forty thousand francs," said he.

I shrugged. "Monsieur Cuttynge told me that he had been unlucky," I said, "but he spoke of his losses as trifling."

"I myself saw him lose thirty thousand," said my friend; "but these Americans and Russians do not think much of a sum like that. Kharkoff was the heavy winner. He won over eighty thousand francs."

"Do you think that he will play tonight?" I asked.

"It is probable. They told me today in his garage on the Rue Guyot that he was off for London tomorrow in his car."

"Alone?" I asked.

"Probably *la femme du diable* will go with him. I hear that she is his morganatic wife. But since Kharkoff is going to London tomorrow, tonight will be his last chance to play and he will probably play high. It will be interesting to watch."

I assented, and we turned our attention to the game. But my thoughts were not on the table. I was thinking of John and his loss of the night before—a loss that he could ill afford, as we needed every cent that could be scraped together for our business. But what interested me even more was Kharkoff's journey to London. I had little doubt that Léontine would take the pearls with her to dispose of in England. If the Prince were to make an early start for the run to Boulogne Léontine might not be able to meet me at Bagatelle—or at least this could be so difficult that she might prefer to run the risk of my fulfilling my threat.

If possible, then, I must manage to see her that very night. It seemed likely that Kharkoff would want to follow up his luck at the tables; and, having once started to play, he might be counted on as a fixture until the game closed. This would give me a chance to see Léontine—and, for that matter, the sooner I had it out with her over the pearls the better.

So I found an inconspicuous corner near the door and waited. As the game proceeded it appeared that John was winning, and I decided to have a straight talk with him the next day and try to persuade him to leave baccarat alone. The chances were, I thought, that if he managed to recoup to any extent he would listen to reason, being a good-natured sort of chap and not hard to influence.

A little after midnight there was a sudden stir in the room and the crowd not playing turned to look over their shoulders. "*Le Prince*," I heard, and here was Kharkoff's big bulk at my shoulder. He crowded in to reach the table and I slipped out and made for the street.

"And now," said I to myself, "for Léontine!"

IV

OUT I went and jumped into a taxicab, telling the driver to stop at the corner of Léontine's street.

With the inside knowledge that I had it was not difficult to reconstruct the theft of Mary Dalghren's pearls. Léontine, I thought, was behind the whole dirty business. She was playing a double game, or possibly a triple one: the pearls themselves; an act of revenge and spite against a girl she no doubt considered to be her successful rival; and, finally, the chance of driving me back to the underworld. Jealousy had probably induced her to do what she would never for a moment have thought of doing otherwise. She had leaped to the conclusion that I was in love with Miss Dalghren, and had decided that it was this, more than gratitude, that had led me to stick to my good resolutions.

Therefore she had made up her mind to get the pearls, thinking that even if the actual suspicion did not fall upon me I should nevertheless be held in a measure to blame, and that this might lead to a rupture with my benefactors that would drive me back to my old life. So she had seen Ivan and persuaded him to undertake the job. This, I thought, had not been very easy for her to do. I had read Ivan's character as that of a man of soul and sentiment. He was an enemy to society, like the rest of them, but his Slavic nature was warm and emotional, and I knew that he had deeply appreciated the sacrifice that I had made when I surrendered my liberty in order to save him and the others. During the time that I was in the Santé he had sent one of his gang disguised as a priest to tell me that if money could help me to get my freedom I might rest assured that none would be spared in the attempt.

But Léontine's persuasion had overcome his scruples. The girl was an indispensable ally to him in his work, and I more than half suspected that he was himself in love with her. I remembered how his lustrous eyes had glowed as they rested on her the night of the dinner-party at Léontine's house. He had accordingly undertaken the theft, and the opportunity to carry it off had come sooner and more easily, no doubt, than he had hoped for. On meeting Miss Dalghren by chance at the Billings' dinner he had sent a word to Chu-Chu to get on the job. It was even possible that Chu-Chu himself had been at the dinner, for as Monsieur de Maxeville, *Officier de la Légion d'Honneur*, he went a good deal in society. Chu-Chu might have left early and have been in or about the Cuttynges' house when Miss Dalghren got home. Miss Dalghren had said that after playing the harp Ivan had brought her a glass of orangeade that had a queer taste as if from some liqueur. It was possible that Ivan had drugged the beverage with an opiate not strong enough to take immediate effect, but that would insure of her not waking, once she fell asleep. Miss Dalghren had remarked that she had never felt so sleepy in her life, and that she had awakened with a splitting headache.

The chance of Edith's being asleep and John at the club had made Chu-Chu's work only too easy. Knowing the ruthless character of the man, the only thing that surprised me was that he had not continued his work and gone upstairs to crack the safe, either gagging or strangling Edith—for Chu-Chu was a killer. But no doubt Ivan's instructions had strictly forbidden anything of this sort, and Chu-Chu had not dared to disobey.

This was the way I reasoned it out, and whether the details were accurate or not I had no doubt that the main features were correct. I was firmly convinced that Ivan would never have played me such a trick but for Léontine's influence. There is a professional etiquette observed between thieves of the highest class, just as there is between swell members of other professions, and although it is not always strictly adhered to, there was in this case a strong obligation to me. As to the location of the pearls, I was sure that they were now in Léontine's possession, having first been turned over to Ivan by Chu-Chu and then delivered to Léontine by Ivan, that she might dispose of them in England or elsewhere.

I paid off my taxi at the head of the Rue de Passy and walked quickly to Léontine's little house. There was a single light in one of the upper windows. Hardly had I rung the gate-bell when the door opened and a manservant came out and let me in.

"Mademoiselle Petrovski?" I asked.

He gave me a quick glance and I recognized him as the same man who had served us the night of the dinner-party.

"Mademoiselle is expecting Monsieur," said he. "If Monsieur will take the trouble to enter."

I followed him into the house, when he ushered me to the little Moorish room overlooking the garden at the rear. Like most places of the sort there were two entrances, front and rear.

I had not long to wait. There was a rustle in the corridor, a light step and Léontine entered. She wore the evening gown of orange-colored chiffon that I remembered, and for a moment the inhuman beauty of her almost took away my breath, just as it had at our first meeting. There was a warm flush on her cheeks and her eyes shone like yellow diamonds.

"Frank," she murmured, and gave me both hands.

I held them for an instant, then let them fall and stepped back to look at her. The room was softly lighted by two tall lamps that shone through amber-colored shades.

"So you expected me?" said I.

"Yes. I received your *pneumatique*, but thought it probable that you would learn that I was leaving for London tomorrow with Kharkoff."

"Aren't you ashamed of yourself?" I asked.

"Horribly!" She threw back and laughed. My word, but the pearls that she had stolen were no more perfect than her teeth! There was nothing artificial about the laugh either. It was low and gurgling, and as full of real mirth as though what she had done were the funniest thing that ever happened.

"But you are the one who ought to be ashamed, Frank," said she. "I never received such a horrid *pneumatique*—except from Kharkoff, and he's a savage. It's not good manners to threaten a lady."

"It's even more impolite to threaten her by word of mouth," said I, "but that's what I am here for. That was a low-down trick of yours, Léontine. I never should have believed it of you. What made you do it?"

Her eyes danced. "There were two reasons," said she. "First, I wanted to get you back to your own again. The other was because I hate that lump of a girl you are always with. The last time we met, it was all that I could do to keep from slashing her across the face with my crop. You don't really care for her, do you, Frank? Such a lump of a flaxen-headed doll!"

"I don't care for her at all," I answered. "I have been teaching her to drive because I was ordered to. Those reasons are not enough to excuse you rounding on a pal, my dear."

"I am not excusing myself—and you are no longer a pal. You refused to be a pal."

"There's no use going into that," said I. "Where are those pearls?"

She gave me a teasing look.

"Don't you wish you knew?" said she.

"I do know," I answered. "They are here. Hand them over, Léontine. Your plot has failed. My friends believe in me as much as ever, but they think that my old pals have played it on me mighty low. So do I. Why don't you tell the truth and say that you wanted the money, and knew that you ran no risk because by what they did for me their hands are tied?"

Léontine's eyes blazed. "Wanted the money?" she cried. "Come, you know better than that, *mon ami*. Hadn't I just offered to pay back what your mushy relatives had spent on you?"

"For your own selfish purposes," I answered. "Failing in that, you thought you might as well make a little out of me in a different way."

The blood rushed into her face.

"You lie!" she cried. "You lie, and you know it!"

"Who is impolite now?" I asked. "However, it's all right. I didn't come here to bandy compliments."

The criminality in the girl flashed out of her yellow eyes.

"No?" she asked. "Then what did you come for?"

"I came to get the pearls," I said, "and something tells me that I am going to succeed. If you stole them for the reasons that you say, you might as well give them back. Your plan has absolutely failed. I have always played fair myself and was fool enough to have a little sentiment about 'honor among thieves.' But I know better now. This experience alone would be enough to sicken me with graft and start me on the level, even if there were no other reasons. But then I was an American crook, and that makes a difference."

Léontine's face turned the color of ivory—a dead, creamy white—and her eyes seemed to darken.

"You are a fool, Frank," she said, breathing hard. "You may think that your friends still believe in you, but they don't. Of course they would pretend to, to save their own self-respect. Have they said anything to you about your handkerchief found in that girl's room, and your monogram cigarette and the prints of your tennis shoes on the path outside?"

"What's that?" I cried, turning on her so suddenly that she shrank back a little.

"I see that they haven't." She gave her low laugh, but there was no amusement in it this time. "Yes, my dear," she went on mockingly. "Chu-Chu first paid a visit to your rooms and got what he needed."

"So it was Chu-Chu," I snarled. "I'll twist his hairy neck for that—and you can tell him so for me."

"Chu-Chu takes good care of his neck. But you see, Frank, you are outclassed. Better come back to the fold, my little boy."

"You think so, do you?" I answered quietly. "Well, then, my dear girl, let me tell you something. If you think that you are going to play me for a sucker you're wrong. I'm either an old pal or I'm an honest citizen. If I'm the first, hand over those pearls. If I'm the honest citizen, then look out for squalls."

Léontine was silent for a moment. Then said she softly:

"What do you mean?"

"I mean this: that if you choose to consider me as the honest citizen, I shall act like one. You like your little joke and so do I. You got Chu-Chu to play yours. I'll get the prefect of police to play mine and glad enough he'll be to do it."

Léontine's eyes narrowed. Her face was like alabaster.

"Indeed!" said she softly. "And how long do you think that our honest little citizen would be apt to live after playing such a joke?" She smiled. "I think that he would go straight to Heaven, where he belongs."

"Not until he had sent an old pal or two to the other place," I answered. "Monsieur de Maxeville would probably find his handsome head under the guillotine, where *it* belongs."

Léontine took a swift step forward and her hand fell on my wrist like a cold steel bracelet and I know how that feels.

"Frank," she whispered, "don't joke on such vital matters. It's only a joke, of course, but it is not a nice one."

"Well, then," said I, "it's not a joke; and the sooner you get that through your pretty curly pate the better for all hands."

(Continued on Page 32)

ARTEMAS QUIBBLE, LL. B.

OF THE NEW YORK BAR

His Autobiography Revised and Edited by Arthur Train

ILLUSTRATED BY F. R. GRUGER

IX

DAYBREAK found me still wandering in the streets, haunted by the fear that the police might already be upon my track and furious at the thought that one foolish step should have changed me from a prosperous and powerful member of the bar into a fugitive. Often in earlier days I had pitied the wretches who would come slinking into our office after nightfall, empty their pockets of gold and notes—taken often, no doubt, by force or fraud from others—and pour it out before us, begging for our aid to save them from punishment. It seemed incredible to me that human beings should have staked their liberty and often their lives for a few wretched dollars. Outcasts, they skulked through existence, forced, once they had begun, to go on and on committing new crimes—on the one hand to live, and on the other to pay tribute to Gottlieb and myself, who alone stood between them and jail. How they had cringed to us! We were their masters, cracking the lash across their shoulders, and sharing equally, if invisibly, in their crimes! And how I had scorned them—fools, as they seemed to me, to take such desperate chances! Yet, as the sun rose, I now saw myself as one of the beings whom I had so despised. We were no longer their masters—they were our masters! Hawkins had us in his power. He alone could prevent us from donning prison stripes.

Already the streets were beginning to stir. Wagons rumbled along the pavements. Streams of people emerged from the caverns of the east and trudged westward across the city. I circled the square and entered it from the lower side. My big brick mansion, with its stone trimmings—the home where I had held my revels and entertained my friends; where I had worked and slept—was but a stone's throw away. I strained my eyes to detect any signs of the police, but the street was empty. Then, pulling my hat down upon my head, I turned up my coat-collar and, glancing from side to side, hurried across the square and let myself in.

The household still slept. The air was close and heavy with the perfume of roses and the reek of dead cigars. On the floor of the entrance hall lay a pair of women's white gloves, palms upward. Beyond, through the open doors of the dining room, I could see the uncleared table, littered over with half-empty bottles and glasses. An upset chair reclined as it had fallen. Last night I had been an envied host: today I was an outcast.

As I stood there a shadow darkened the doorway and with a leap of the heart I jumped behind a portière. Then as the shadow remained, and knowing that in any event I was trapped, I threw open the door. Gottlieb, with wild eyes peering out of a haggard face, stood before me. Without a moment's hesitation he dodged inside.

"Did you get it?" he almost shrieked.

"Yes," I answered faintly. "What are we to do?"

"Give me something to drink!" he cried. "I need it!"

I led him to the sideboard and filled two glasses with whisky.

"Here's to crime!" I muttered with a bitter laugh.

Gottlieb shot a fierce look at me and his hand shook so that I thought he would drop the tumbler; but he poured the liquor down his throat and threw himself limply into a chair.

"That fellow has us by the throat!" he groaned.

"We should have thought of that ——" I began.

"Stop!" he gasped. "You can hold a post-mortem later on! They haven't got us yet—and we've a long start. Once let us whip Hawkins out of the way and they're helpless! I must stay here to fight the case, but you, Quib, must take this fellow where they'll never find him—Africa, Alaska, Europe—anywhere! If you could drop him over a precipice or off an ocean liner—so much the better!"

For an instant we eyed each other keenly. Then I shook my head.

"No," said I. "If it came to that I'd rather go to jail."

It was now nearly seven o'clock and I felt faint for something to eat; so I stumbled upstairs and awakened my butler, who stared at me stupidly when he saw me beside his bed in evening dress. When I rejoined Gottlieb I found him examining the morning paper which a boy had just brought to the front door. Across the first page in heavy black type was printed:

THE DILLINGHAM DIVORCE AGAIN

Arthur P. Hawkins Indicted for Perjury

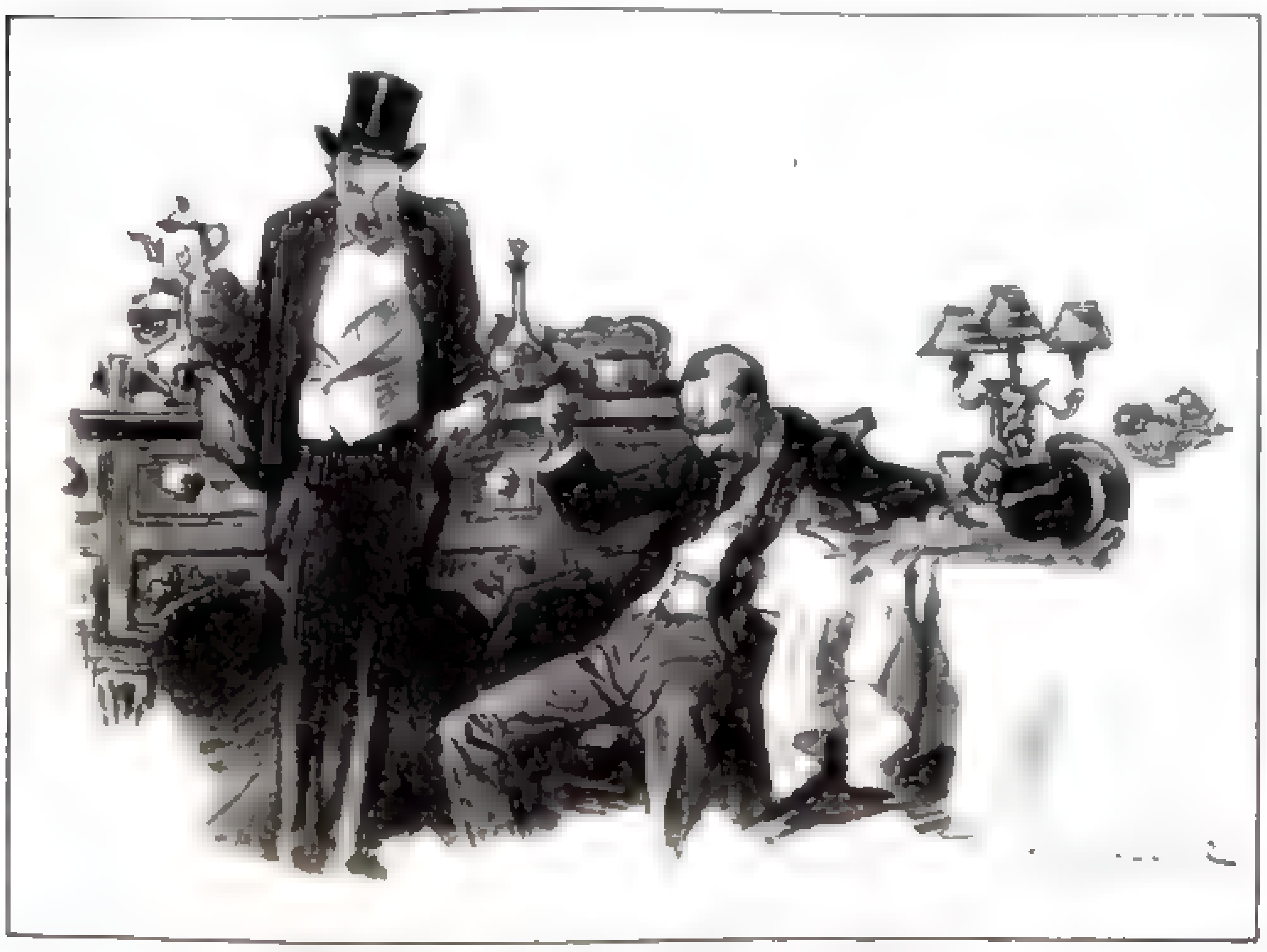
Extraordinary Disclosures Expected

Two Prominent Criminal Attorneys Said to be Involved

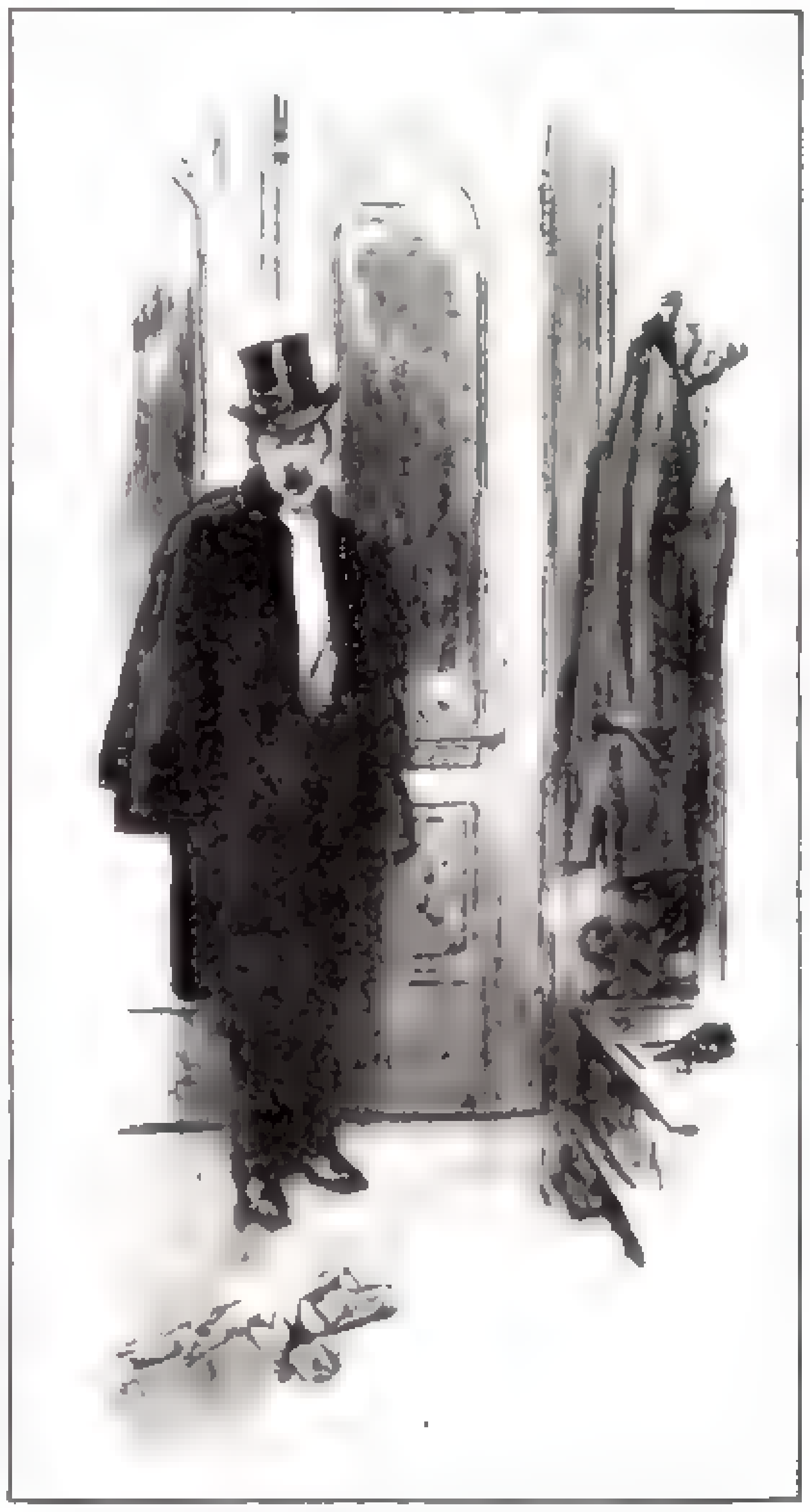
"They've raised the hue and cry already!" muttered my partner, pointing to the paper. "How ready those newspapers are to turn on a man! Think of all the stories I've given to these very papers! Stories worth thousands of dollars to 'em! And now —— They're after our hearts' blood!"

While we were waiting for our breakfast he outlined his plan. We were to get Hawkins out of town as soon as we had given bail for him. Of course the railroads and ferries would be watched, but we could manage somehow. I must take the fellow where nobody would find him and keep him there. If he ever were brought back and convicted he would turn on us like a snake. Only while he still hoped to escape prison could we count on his cooperation. Meanwhile my partner would remain in the city and try to upset the indictment. Anyhow, some one must stand guard over Dillingham; for, if he lost his nerve and endeavored to save himself by confessing his part in the affair, we should be lost!

Gloomily we ate a few pieces of toast and swallowed our coffee. Then I hastily changed my clothes and accompanied Gottlieb to the Tombs, to which Hawkins had been transferred the night before. He was brought down to us in the counsel room, looking like a scared and sickly ghost. What little spirit he had before had already vanished. I have never seen a more wretched human creature. His one dread was of going to prison; and together we hastened to convince him that his only avenue of escape lay through us.



"That Fellow Has Us by the Throat!" He Groaned



Last Night I Had Been an Envied Host: Today I Was an Outcast

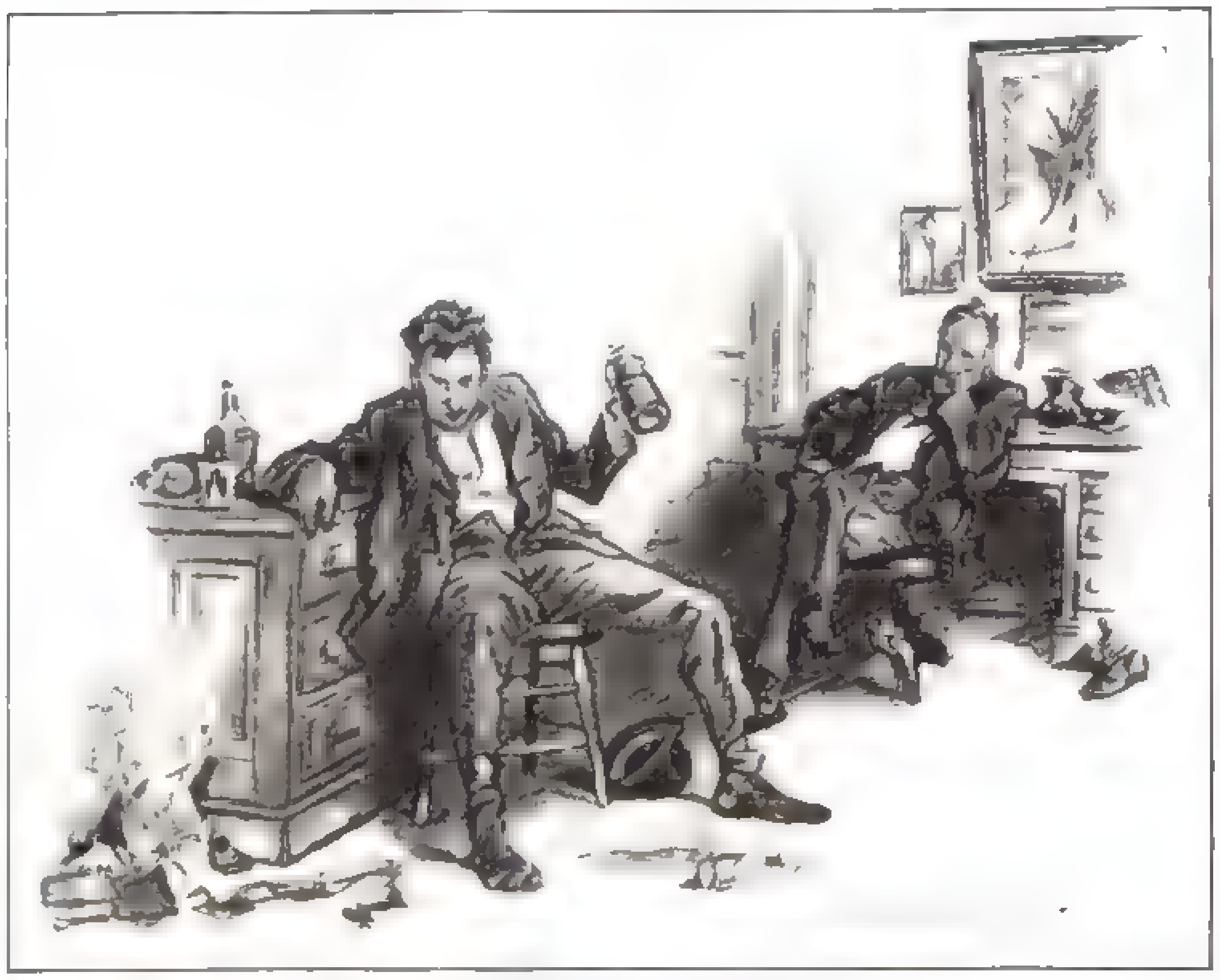
We pointed out to him that so long as he stuck to the story we should prepare for him he had nothing to fear; and, as evidence of our power to protect him, we instanced the fact that we had already secured fifty thousand dollars' cash bail for him. At this he took much heart and even whistled a bit and begged us for a drink, but we slapped him on the back and told him that he could have anything he wanted once he was outside the Tombs—not before; so he gave us a cold, slimy hand and promised to do precisely as we wished.

Ten-thirty came and we both walked across to Part One of the General Sessions, where for so many years we had been monarchs of all we surveyed. A great throng filled the room and many reporters clustered around the tables by the rail, while at the head of a long line of waiting prisoners stood the bedraggled Hawkins. Presently the judge came in and took his seat and the spectators surged forward so that the officers had difficulty in preserving order. Somehow it seemed almost as if we were being arraigned ourselves—not appearing as counsel for another; but Gottlieb preserved his composure admirably and, when Hawkins' name was called, stepped forward, entered a plea of not guilty for him and gave bail. We had already deposited the money with the city chamberlain and Hawkins was immediately discharged, pending his trial for perjury; but the tremendous sum demanded as security and the fact that it was immediately forthcoming for a prisoner who looked as if he had not a cent in the world of his own, and who was known to be a mere waiter in a restaurant, caused a sensation throughout the courtroom; and as we forced our way to the street we were accompanied by a multitude who jeered at the defendant and occasionally took a fling at Gottlieb and myself. We still, however, were persons to be feared, and few dared venture beyond making suggestive allusions to our obvious desire to secure the immediate liberty of our client.

So far we had no reason to believe that the district attorney—a man of high integrity and unrelenting zeal in the discharge of his official duties—had sought to tamper with Hawkins; but I instinctively felt that, once he had an opportunity to offer the latter personal immunity in return for a confession which would implicate Gottlieb and myself all would be over. As my partner had said, there was only one thing to do—and that was to put it out of our client's power to do us harm. The first step in this direction was to get him hopelessly drunk, and this we successfully did in a back room of our office.

Both of us knew that a dozen pairs of eyes were watching the entrance of the old-fashioned building in which our rooms were located, and that any attempt on our part to get Hawkins out of the city would result in his immediate rearrest. Once he was sent back to the Tombs he would be out of our control. So, for three days we kept him—a foul, unwashed, maudlin thing—practically a prisoner, although from his condition quite unconscious of it. Day and night, turn and turn about, Gottlieb and I watched while he snored and gibbered, cursed and giggled; but the strain was getting too much for both of us and we set ourselves at work to devise a plan to spirit him away.

Our offices were situated in a block the other side of which consisted of tenement houses. Investigation showed that it would be possible to get over the roofs, walk nearly the length of the block and gain access to one of the more distant tenements through a skylight. We found an Italian fruitdealer who for the sum of fifty dollars was willing to hire himself, his rickety wagon and his spavined horse for our enterprise; and he agreed to carry Hawkins concealed under piles of produce to a point on Long Island where we could take a ferry across to one of the Connecticut towns.



Three Days We Kept Him—Practically a Prisoner

The following night we arranged that a hack should be drawn up early in the evening in front of the entrance to the office, and bags and boxes were brought out and piled upon the seat beside the driver. We then half dragged, half lifted Hawkins up the stairs and on to the roof by means of a shaky ladder and conducted him across the leads to the scuttle of the tenement house. At this juncture, by prearrangement, three of our clerks, one of whom somewhat resembled Hawkins in size and who was arrayed in the latter's coat and hat, rushed out of the office and climbed into the hack, which at once set off at a furious gallop up Center Street. Coincidently Gottlieb and I escorted our still maudlin prisoner down the narrow stairs at the other end of the block and cajoled him into getting into a sack, which the Italian placed in the bottom of the cart and covered with greens. I now put on a disguise, consisting of a laborer's overalls and tattered cap, while Gottlieb wheeled out a safety bicycle which had been carefully concealed in the basement.

I had ten thousand dollars in the pocket of my ragged trousers and a forty-four-caliber revolver at my hip. Gottlieb drew me back into the shadow and whispered harshly in my ear.

"Quib," said he, "this fellow must never come back!—do you understand? Once the district attorney gets hold of him, it's all up with us! It's Sing Sing for each of us—ten years of it! For God's sake, hire somebody to put him out of the way!—quietly. Many a man would take him off our hands for a thousand or so."

I shuddered at the cold-blooded suggestion, yet I did not utter one word of refusal and must have led Gottlieb to believe that I was of a mind with him, for he slapped me on the shoulder and bade me good luck. Good luck! Was ever a man of decent birth and education forced upon such an errand? The convoying of a drunken criminal to—where? I knew not—somewhere whence he could not return.

Thus I set forth into the night upon my bicycle, my money bulging in my pocket, my pistol knocking against the seat at every turn of the wheel, my trousers catching and tearing in the pedals. At last I crossed the bridge and turned into the wastes of Queens. Gashouses, factories and rotting buildings loomed black and weird against the sky. I pedaled on and at last found myself upon a country road. I dared not ask my way, but luckily I had stumbled upon the highway to Port Washington, whence there was a ferry to the Connecticut shore. As I stole along in the darkness, my ear caught far ahead a voice roaring out a ribald song—and I knew that the time had come to take personal charge of my wretched client—the "old man of the sea" that my own cupidity had seated upon my shoulders. Soon I overtook them, the Italian stolidly driving his weary horse and Hawkins sitting beside him with the sack wrapped about his shoulders. I halted them, threw my bicycle in among the vegetables and climbed up to where they sat. Hawkins gave a great shout of laughter when he saw who it was and threw his arm around my neck, but I pushed him away and he nearly fell under the wheels. My gorge rose at him! Yet to him I was shackled as tightly as ever a criminal was to his keeper!

The thought of the remainder of that night and of the ensuing three days and nights sickens me even now. In the early dawn we crossed the ferry with dozens of other produce-laden wagons and landed on the opposite side of the Sound, where we caught a local train for Hartford. I had made no arrangements for communicating with Gottlieb and was in utter ignorance of whether or not our escape had been discovered. We sat in the smoking car, Hawkins by this time ill and peevish. The air was stifling, yet I could not, arrayed as I was or in the company of my client, go into the regular passenger coach. At Hartford we changed for Springfield and I purchased a New York paper. There was nothing in it relating to the case and I breathed more easily; but, once in Springfield, I knew not which way to turn, and Hawkins by this time was crazy for drink and refusing to go farther. I gave him enough liquor to keep him quiet and thrust him on a way-train for Worcester. Already I had exhausted my small bills and when I tried to cash one for a hundred dollars the ticket agent in the station eyed me with suspicion.

That night we slept in a single bed, Hawkins and I, in a cheap lodging house—that is, he slept a sordid, drunken sleep, while I lay tossing and cursing my fate until, burning with fever, I rose and drained part of the water in the pitcher. Yet, in the early morning hours there came to me the first ray of hope throughout that dreary space since I had left New York—the Quirks. The Quirks! Twenty years had passed since I had heard from them. They might be dead and gone long ago without my knowing it; yet, were they alive, I felt that one or other of them would hold out a friendly hand for auld lang syne. Before daybreak I stole forth, hired a horse and buggy, asked the way to Methuen and, rousing Hawkins, bundled him, whining and fretting, into it.

Slowly we drove in the growing light through the country lanes I had known and loved so well as a lad—the farmland which was the only friendly thing in my disconsolate boyhood. It was in the early spring and the apple trees along the stone walls by the roadside were showered with clustering blossoms. Dandelions sprinkled the fields. The cloud shadows slowly moved across rich pastures of delicate green. A sun-warmed, perfume-laden breeze blew from the east, tinged with a keen edge that sent the blood leaping in my temples. Tiny pools stood in the ruts glinting blue toward the sky. The old horse plodded slowly on and the robins called among the elms that stood arching over white farmhouses, with blinds—some blue, some green.

With a harrowing sense of helplessness, the realization of what I had thrown away of life swept over me. I turned from the sodden creature beside me in disgust. Hawkins had slumped back in his seat so that his head rested upon the hood, and had fallen sound asleep with his mouth wide open. How I wished that I had the courage to strangle him—and then it came to me that, after all, it was not he who had ruined me, but I who had ruined him!

About noontime we came to a landscape that seemed familiar to me, although more heavily wooded and with many more farms than I remembered; and at a turn in the road I recognized a couple of huge elms that marked the site of the homestead occupied in my boyhood by the Quirks. There was the brook, the maple grove upon the hill, the old stile by the pasture and the long stone wall beside the apple orchard, radiant with white. Yet the house seemed to have vanished. My heart sank, for somehow I had assumed that the Quirks must still be living, just as they had always lived. And now, as we drew near the turn I saw that the place where the homestead had stood was empty and all that remained was a heap of blackened stone and brick thickly overgrown with brambles.

Fifty yards farther down the road we came upon an old man sitting on the fence, smoking a pipe. He wore a tattered old brown felt hat and overalls, and his long gray hair and beard were tangled and unkempt. I passed him the time of day and he answered me civilly enough, although vacantly; and I saw that his eye had the red film of the drunkard. When I asked him for Quirk, the schoolmaster who used to live thereabout, he gave a mirthless chuckle.

"My name's Quirk," said he; "but it's fifteen years since I taught school. How did you come to know of me?"

Could this be Quirk?—this aged and decrepit old man! Somewhere beneath that mat of hair and beard, did there remain traces of those good-natured lineaments that were wont to set the boys in a roar? I scanned his face closely. The man was a stranger to my recollection.

"Do you remember me, Mr. Quirk?" I asked.

He peered out at me under his bushy brows and slowly removed his pipe.

"Not to my knowledge," he answered. "What might be your name?"

"Quibble," I returned—"Artemas Quibble."

"Artemas Quibble!" he exclaimed in a faltering voice and feebly crawled over to the buggy.

I climbed down to meet him and extended my hand.

"What has happened to you?" he stammered. "I thought you were a great lawyer in New York."

"I'm in a peck of trouble," I answered. "I need all the friends I've got. I hope you're still one of them?"

"Well, well!" he muttered. "And to think that you're Artie Quibble! And who may this be?"—pointing to Hawkins.

"I'll tell you all," said I, "later on. For the present, he's a friend of mine who's traveling with me—more on business than on pleasure."

Quirk's story was soon told. As I already suspected, drink had become his master. The school had fallen away, his wife had died, and in a fit of despondency he had—he said accidentally, but I believe intentionally—overturned a lamp and set fire to the house. Now he lodged in a small hovel farther down the road, living from hand to mouth and doing a day's work here and there when chance offered. I gave him fifty dollars and bade him goodby, for he had no accommodations to offer us, even had I been able to induce Hawkins to remain there. Thus I realized that the only refuge I ever had from the outside world, the only real home I had ever known, was gone. I had nowhere to go—nowhere to deposit my evil load.

We drove on for a space and now Hawkins awoke and began to clamor for food. Where was I taking him? he demanded to know. And why was I togged out like a bricklayer? He announced that he had had enough of this kind of traveling and insisted on going to a hotel and having a decent meal. I tried to reason with him and explained that it was only for a day or so; and that presently we would go to Boston or some other city, where he should have everything that money could buy. But he leered at me and said he had had plenty of promises already; that we had promised him that he would get into no trouble if he signed his original affidavit—and that, unless he were treated like a gentleman, he would go back to New York and get other lawyers. He must have seen me turn white at his threat, for from that moment he held it over me, constantly repeating it and insinuating that I was not so anxious to save him as to save myself—which, alas! I could not gainsay.

Soon we came to a small town and here Hawkins flatly refused to go farther. There was a hotel on the main street, and the fellow clambered out of the buggy and staggered into the bar and called loudly for whisky. There was nothing for it but to put up the horse in the stable and do as my prisoner demanded. So we had dinner together, Hawkins talking in a loud, thick voice that made the waitresses and other guests stare at him and me as if we were some sort of outlandish folk; and after the meal was over he dragged me to the nearest clothier's and ordered new ready-made suits for both of us. He had now imbibed much more than was good for him; and when I took out my roll of bills to pay for what we had bought he snatched it out of my hand and refused to give it back. For a moment I almost surrendered myself to despair. I had had no sleep for two nights, I was overwhelmed with mortification and disgust, and here I was in a country store pranked out like a popinjay, the keeper of a half-crazy wretch who made me dance to any tune he chose to pipe; but I pulled myself together and cajoled Hawkins into leaving the place and giving me back a small part of the money.

There was a train just leaving for Boston and my companion insisted upon taking it, saying that he proposed to spend the money that Dillingham had so kindly furnished him with. I never knew just how he discovered the part Dillingham was playing in this strange drama, but, if no one told him, he at any rate divined it somehow—and from this moment he assumed the lead and directed all our movements. It is true that I persuaded him to go to one of the smaller and less conspicuous hotels, but he at once sent for another tailor, ordered an elaborate meal for supper, with champagne, and procured a box at one of the theaters, whither I was obliged to escort him. Neither would he longer permit me to occupy the same room with him—precious privilege!—but engaged a palatial suite for himself, with a parlor, while I had a small and modest room farther down the hall. In some respects this suited me well, however, since I was now able to induce him to have his meals served upstairs. Yet I began to see the foolishness of thinking that we could elude the police should they set out to seek seriously for us, since, apart from changing our names, we were making no effort at disguising ourselves.

The day after our arrival Hawkins slept late, and I slipped out about ten o'clock and wandering aimlessly came to the office building where twenty years before old Tuckerman Toddleham had his office. The day was warm and humid, like that upon which so long ago I had visited the old lawyer when a student at Harvard and had received from him my sentence. Even as then, some birds were twittering around the stone window-ledges. An impulse that at the moment was beyond my control led me up the narrow, dingy stairs to the landing where the lawyer's office had been. A green-baize door, likely enough the same one, still hung there—and I pushed it open and entered. Naught about the room was altered. There were the bookcases, with their glass doors and green-silk curtains; the threadbare carpet; the portrait of the Honorable Jeremiah Mason over the fireplace; the old mahogany desk; the little bronze paperweight in the shape of a horse; the books, brown and faded with years; and at the desk I brushed my hand across my eyes at the desk sat old Tuckerman Toddleham himself!

For the first time in my entire existence, so far as I can now remember, I was totally nonplused and abashed. I could not have been more astonished had I walked into the family lot in the Salem cemetery and found my grandfather sitting on his own tombstone but there the old lawyer surely was, as certainly as he had been there twenty years before; and the same sensations that I had always experienced as a child when in his presence now swept over me and made me feel like a whipped schoolboy. Not for the world would I have had him see me and be forced to answer his questions as to my business in the city of Boston; so, holding my breath I tiptoed out of the door—and the last vision I ever had of him was as he sat there absorbed in some legal problem, bending over his books, the sunlight flooding the mote-filled air of the dusty office, the little bronze horse standing before him on the desk and the branches of the trees outside casting flickering shadows upon the walls and bookcases. Canny old man! He had never put his neck in a noose! I envied him his quiet life among his books and the well-deserved respect and honor that the world accorded him.

Ruminating in this strain, I threaded my way through the crowd on Court Street and was about to return to my hotel, when to my utter horror I beheld Hawkins, in all his regalia, being marched down the hill between two businesslike-looking persons, who were unmistakably officers of police. He walked dejectedly and had lost all his bravado. There was no blinking the fact that in my absence he had managed somehow to stumble into the hands of the guardians of the law and was now in process of being transported back to New York.

For a moment my circulation stopped abruptly and a clammy moisture broke out upon my back and forehead. Unostentatiously I slipped into a cigar store and allowed the trio to pass me by. So the jig was up! Back I must go, after my fruitless nightmare with the wretch, to consult with my partner as to what was now to be done. I reached the city late that evening, but not before I had read in the evening papers a full account of the apprehension of the fugitive, including my own part in his escape; and it now appeared that the police had been fully cognizant of all our doings, including the manner of our abduction of Hawkins from our office. They had, under the instructions of the shrewd district attorney, simply permitted us to carry out our plan in order to use the same as evidence against us at the proper time; and had followed us every step of the way to Worcester and on our drive to Methuen.

My heart almost failed me as I thought of how foolish I had been to undertake this desperate journey myself, instead of sending some one in my place; for by so doing I had stamped myself as vitally interested in my client's escape. Fearful to go to my own home, lest I should find myself in the hands of the police, I spent the night in a lodging house on the waterfront, wondering whether Hawkins had already made his confession to the district attorney in return for a promise of immunity; for I well knew that such a promise would be forthcoming and that Hawkins was the last man in the world to neglect the opportunity to save himself at our expense.

Next morning I telephoned Gottlieb and met him by appointment at a hotel, where we had a heated colloquy in which he seemed to think that I was totally to blame for the failure of our attempt. He was hardly himself, so worn out was he with anxiety, not having heard from me until he had read of Hawkins' apprehension in Boston; but, now that I was able to talk things over with him, we agreed that any effort to spirit our client away would have been equally unsuccessful, and that the one course remaining for us to pursue was to put on as bold a front as possible and let the law take its course. It was equally useless for us to try to conceal our own whereabouts, for all our movements were undoubtedly watched; and the best thing to do, it seemed to us, was to go as usual to our office and to act as nearly as possible as if nothing had happened.

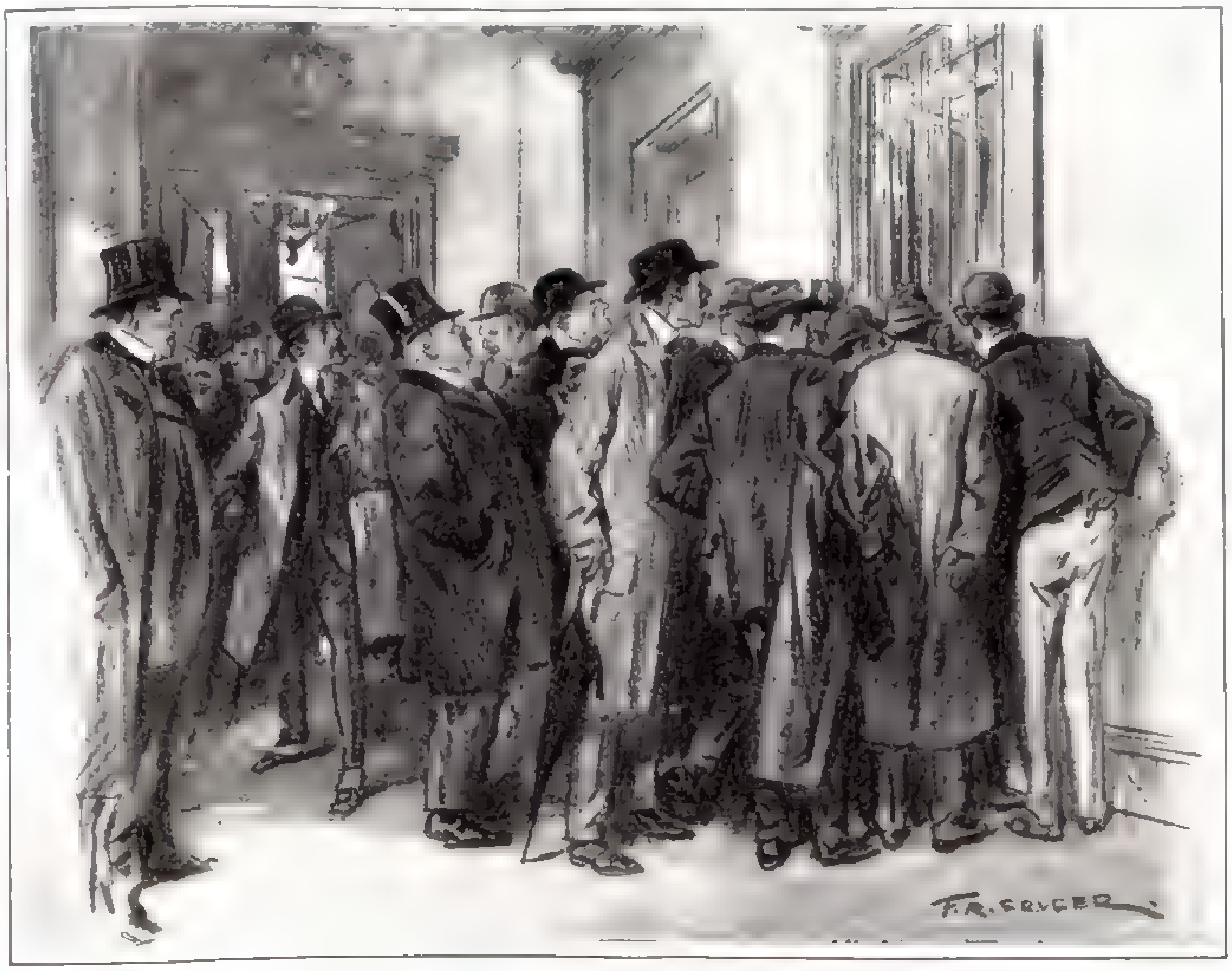
We were not mistaken as to the intended course of the district attorney; for, when we visited the Tombs for the purpose of interviewing Hawkins, we were informed by the warden that he had obtained other counsel and that our services were no longer required. This was an indisputable indication that he had gone over to the enemy; and we at once began to take such steps as lay in our power to prepare for our defense in case an indictment was found against us. And now we were treated to a dose of the medicine we had customarily administered to our own clients; for, when we tried to secure counsel, we found that one and all insisted upon our paying over in advance even greater sums as retainers than those which we had demanded in like cases. I had never taken the trouble to lay by anything, since I had always had all the ready cash I needed. Gottlieb was in the same predicament, and in our distress we called upon Dillingham to furnish us with the necessary amount; but, to our amazement and horror, our erstwhile client refused to see us or come to our office, and we definitely realized that he, too, had sought safety in confession and would be used by the prosecution in its effort to place the crime of perjury at our door.

From the moment of Hawkins' rearrest the tide turned against us. There seemed to be a general understanding throughout the city that the district attorney intended to make an example in our case—and to show that it was quite as possible to convict a member of the bar as any one else. He certainly gave us no loophole of escape, for he secured every witness that by any possibility we might have called to our aid and even descended upon our office with a search warrant in his effort to secure evidence against us. Luckily, however, Gottlieb and I had made a practice of keeping no papers and had carefully burned everything relating to the Dillingham case before I had left the city.

The press preserved a singular and ominous silence in regard to us, which lasted until one morning when a couple of officers appeared with bench-warrants for our arrest. We had already made arrangements for bail in the largest amount and had secured the services of the ablest criminal attorneys we knew, so that we were speedily released; but, with the return of the indictments charging us with suborning the testimony of Hawkins, the papers began a regular crusade against us. The evening editions carried spectacular front-page stories recounting my flight to Boston, the entire history of the Dillingham divorce, biographies of both Gottlieb and myself, and anecdotes of cases in which we had appeared and notorious criminals whom we had defended. And in all this storm of abuse and incrimination which now burst over our heads not a single word appeared in mitigation of our alleged offense.

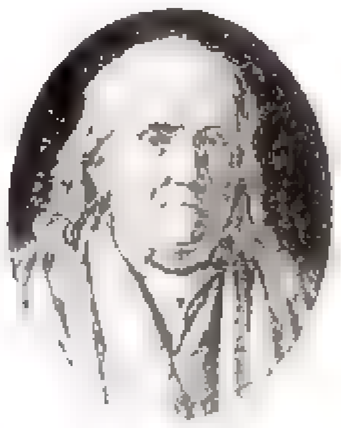
It seemed as if the entire city had determined to wreak vengeance upon us for all the misdeeds of the entire criminal bar. Even our old clients, and the police and court officers who had drawn pay from us, seemed to rejoice in our downfall. Every man's hand was against us.

(Continued on Page 36)



"There Go the Shysters! Sing Sing's the Best Place for Them!"

THE SATURDAY EVENING POST



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PHILADELPHIA, AUGUST 19, 1911

Defining a Loan Shark

THERE is in Washington a League of Remedial Loan Companies which favors legislation to regulate loan sharks—as we learn from a letter of its president to Senator Pomerene. "By loan shark," says the president, "I mean those operators whose charges range from sixty per cent upward . . . who fatten on the adversity and ignorance of the poorer classes."

On the other hand, the companies belonging to the league, says the president, never charge more than three per cent a month, and he points out that this is a most reasonable charge because the losses incident to the business are heavy. What the situation requires, in his opinion, is a law which will put the disreputable five-per-cent-a-month lenders out of the field and protect the honorable three-per-cent-a-month lenders.

We really deplore the president's animadversions upon his sixty-per-cent brethren. The only difference is that the latter deal with borrowers who are still poorer than those patronizing the thirty-six-per-cent lenders. If you are rich you can borrow all the money you like at this writing for three and a half per cent a year. If you are merely a well-to-do merchant you must pay one or two per cent more, because a certain small proportion of well-to-do merchants fail every year. If you are a twelve-hundred-dollar clerk you pay thirty-six per cent, because quite a lot of clerks default and you belong to a class whose power to resent oppression is small. If you are a six-hundred-dollar janitor you pay sixty per cent, because your class is so eaten with adversity that defaults are numerous and its power against oppression is practically nil. You personally may repay the loan as promptly as the bond-owning millionaire, but you are charged up with the defaults and helplessness of your brother janitors. You pay according to the misfortunes of your class.

It is a pretty general rule the world over that the poorer you are the more you must pay for what you need. Possibly the object of this rule is to discourage poverty; but in view of it "loan shark" always seemed to us an inept and misleading term. We should prefer to say merely "a money-lending human being."

Tangled on the Tariff

LA FOLLETTE and Lorimer, Cummins and Heyburn, Bristow and Smoot, Bourne and Bailey, stood shoulder to shoulder in voting against Canadian reciprocity; but the Insurgents, we think, came out of that mistaken and losing fight better tariff revisionists than they ever were before.

Some time ago that veteran student of the tariff, Professor Taussig, pointed out that Canadian reciprocity, of itself, is unimportant; no harm and not much good can reasonably be expected from it. But almost all political discussion of the tariff falls into gross exaggeration; and protectionists have so long been declaring that the fate of the nation hangs upon import duties, it is difficult for them to free their minds of that prepossession. The Insurgents are protectionists, as they themselves have often said. They believe in lower duties generally and in correcting the manifest abuses of the system; but when it came to the specific case of wiping out duties on farm products they could not get away from the protectionist doctrine that agricultural prosperity really depends upon those duties. Thus, in the form in which tariff revision happened to present itself, although the Insurgents had led the way to the brink they refused to take the plunge.

An ancient recipe for teaching a boy to swim is to throw him into the water. The coalition of Democrats and Administration Republicans which carried reciprocity through the Senate performed that rude service for the Insurgents. Having been thrown in themselves and having discovered that it really didn't hurt them a bit—the Insurgents, we believe, will resume their mission of pushing in the timid little Trust boys with doubled vigor

Abolishing Taxes on Bonds

THE governor of New York has made a number of bad recommendations to the legislature—and one very good one. Five years ago the state amended its revenue code by providing that bonds, secured in any part by mortgage upon real estate in New York, should be exempt from personal property tax by paying a recording fee amounting to one-half of one per cent. Bonds as to which the recording tax has been paid, and which consequently are legally exempt from further taxation within the state, already command a slightly higher price than those—of equal worth otherwise—which are not legally exempt. The exemption applies, however, only to bonds issued in the state.

Governor Dix now proposes to extend this law so that bonds, no matter where issued, may be exempt from taxation in New York upon payment of the recording tax of one-half of one per cent. A resident of New York holding a thousand-dollar bond issued by a street railway in Chicago, by a gas company in Seattle, or by any concern anywhere, could forever compound his liability to personal property taxation by paying five dollars.

In ninety-nine cases out of a hundred, to be sure, the bondholder would dodge his legal liability to taxation. In most states he must either dodge it or suffer the loss of a quarter to a half of his income from the bond. To dodge the tax is easy enough, but to most minds tax-dodging is a disagreeable exercise. A great many bondholders would prefer to pay five dollars for each thousand-dollar investment. By adopting Governor Dix's proposal New York will substitute a reasonable arrangement for a farcical one. We hope every state which now tries ineffectually to reach concealable evidences of investment with a general personal property tax will follow Mr. Dix's recommendation.

Courage and the Dentist

EVERY inhabitant of the United States above the age of six who has a natural tooth in his head ought to go to the dentist at least twice a year. Every intelligent inhabitant knows it, but only comparatively few go. It hurts; and a great many people will suffer hours of agony rather than be hurt for a few minutes.

The dentist finally is as inevitable as death and taxes, but he is one of the many things that you can lie to yourself about for a long while. You can say you'll go next month or the first of the year; you can pretend that the unpleasant sensation in the side of your head results merely from a cold and will soon pass away. Like the "moderate drinker" whose digestion is going wrong you can tell yourself that the laws of Nature will probably be miraculously suspended in your behalf and the cavity in your tooth will presently disappear without taking the tooth with it. As with a hundred other bad or foolish practices, you can dodge and pretend and procrastinate for quite a spell.

Meanwhile the dentist is waiting for you in serene assurance. From time to time he merely takes the auger out of his electric drill and replaces it with one a size larger. If you put off going long enough he meets you with an implement which comes out through the top of your head at the tenth revolution, incidentally pulling your heart up by the roots. His profession requires him to be an exceedingly just man and pay you off to the last penny; but if you go to him courageously two or three times a year he will scarcely hurt you at all. The experience will not be more disagreeable than eating a mouthful of soft soap.

The Fraternal Cup and Towel

IT SEEMS quite clear that the time is not far off when a man can have hardly anything as his very own, separate possession, to be held and used without regard to his neighbors; but in this great stream some interesting eddies and back currents appear—for the comfort probably of those who deplore the tendency.

For example, several states have already banished the common drinking cup in railroad stations, cars, hotels and like places of public resort. And now Kansas has taken up arms against the brotherly towel—the dear old endless-chain towel, hung on a roller, that everybody—high and low, Pete and Luke, Chicago drummer and humble colored porter—wiped their hands upon, sweetly commingling their microbes. This, also, is interference with the individual—saying that twenty individuals may not use the same towel; but it is interference offering an ultimate Gibraltar to individualism—promising that, whatever happens, each man can have his own germs all to himself.

How the Railroads Came Out

THE fiscal year ending June 30 last was a period of grievous disappointment to the railroads. Having suffered some slight loss in earnings, they had decided upon a wholesale advance in freight rates. Some of them declared that insolvency was the only alternative to that step. They were forbidden to make the proposed advance in rates, and the preliminary figures for the year are now at hand. Gross earnings were larger than in the preceding year; net earnings were smaller by about five per cent; but the loss in net was less in the last months of the year than in some earlier ones. The explanation is that the roads have "succeeded in getting control of their operating expenses." This month a year ago operating expenses were greater than in August, 1909, by some eighteen million dollars; but last April operating expenses were smaller than in the preceding year by some five million dollars.

"Getting control" of one's operating expenses may be a very toilsome and unpleasant thing; but it is surely preferable to that insolvency which the more pessimistic railroaders described as the only alternative to higher freight rates. As for any general impairment of railroad credit, we notice that in the last half of the fiscal year the roads absorbed nearly half a billion of fresh capital through issues of bonds, notes and stock. To a layman the carriers seem in a quite sound and promising state.

The Center of Population

IT TOOK the center of population thirty years to get across Ohio; and its rate of progression is now even slower. In twenty years it has moved only forty-five miles. We take this as a promising sign that it has finally made up its mind to settle down in Indiana and stay there forever. We sincerely hope so. Indiana is a good state. Political conditions are better than in Ohio, and there is a great deal more literary atmosphere. Sanitaria, which are said to be excellent for the aged and obese, are near at hand. We are decidedly of opinion that a center of population, which is now one hundred and twenty years of age, and was born in Baltimore, might go farther and fare worse.

Moreover, a locomotory center of population is a bad thing for any country. It breeds jealousy, boasting, sectional prejudice, real-estate speculation and other ills. It keeps people in the foolish way of comparing their own size with their neighbors' size, as if the really important thing for a town or state were to beat some other town or state in population. We should like to have it definitely settled not only that the East will continue very populous and will steadily increase in population, but that the more populous and prosperous it is the better for the West, the North, the South; also that the West, the North, the South will grow, and the more each of them grows—especially in genuine prosperity—the better for the others. Indeed we should be perfectly willing to assure migratory old Center of Population's permanent residence in Indiana by burying him there.

Trouble in Cuba

CUBA seems to be having a poor time with President Gomez, and talk of another protectorate over the island is heard at Washington. This brings to mind that in 1903 we extended a helping hand to Cuba by making a reduction of twenty per cent in the import duty on her sugar, and she now furnishes sixty per cent of all our sugar.

Before that, the average import duty on raw sugar was about a dollar and sixty-eight cents a hundred pounds, and the Sugar Trust got a protective duty of a dollar and ninety-five cents on the refined. The reduction mentioned made the actual duty on Cuban sugar about a dollar and thirty-four cents; but it is admitted that this cut of thirty-four cents in the duty immediately went to the Trust. The Cubans got no more for their sugar than before. Incidentally we admit sugar from Hawaii and Porto Rico free of duty, so only about seven per cent of the imported sugar pays full duty. But the Trust's protection on refined sugar is a dollar and ninety cents a hundred—virtually as though it paid full duty on all importations.

A careful comparison of domestic and foreign prices for five-year periods leads Senator Bristow to the conclusion that consumers in this country have benefited by the reduction in duty on Cuban sugar to the extent of one and seven-tenths cents a hundred pounds. As the Cuban planters get no more for their product than before, some thirty-two cents out of a total benefit of thirty-four cents seems to have gone—in the inevitable way of nearly all tariff benefits—into the pocket of the Trust. This has nothing to do with politics in Cuba except that, when we are doing these things to our own people, we might hesitate a moment before taking charge of Cuba.

WHO'S WHO—AND WHY

Serious and Frivolous Facts About the Great and the Near Great

Connecticut Fireworks

EVERY time Ebenezer J. Hill makes a statement he pops like a bunch of firecrackers. Every time he makes an assertion he gives an imitation of a flight of skyrockets. Every time he argues a proposition he blows up like a powder magazine; and when he gets good in debate he sounds like a Presidential salute of twenty-one thirteen-inch guns.

He is an intense person, is Ebenezer. Everything is epochal to him. When he tells you it is a fine day you think he is shouting he must have liberty or he must have death! The eyes of the nation are focused on him when he gets on a street car, and a lot of things are trembling in the balance when he gets off. He is the only living man who can wave both arms, his hair, his legs and his thorax in the air at one and the same time—and not lose the thread of his argument. He whirls around rapidly six times when you ask him what time it is and throws seven triple somersaults if you dispute anything he says His fists are so calloused from pounding on his desk he could make a good vaudeville living as Eben the Iron-Fisted Man, who breaks the hardest rocks with one mighty blow of his adamantine hand; and his ordinary conversation is conducted in a crescendo that begins three added lines above the staff in G clef.

A mild inquiry of Ebenezer as to the state of his health starts him to effervescing like a bottle of ginger beer; and the casual question, "Old man, are you sure you're not mistaken?" sends him ricochetting along the ceiling, emitting inarticulate sounds each time he bumps against the plaster. What he says is the last word, the final analysis, the ultimate utterance. Each time he enunciates a doctrine he erects a monument to mark the spot where the irrevocable pronouncement was made; and his eight and a half terms in Congress are so speckled with cenotaphs of this kind they look like a national cemetery.

A Strenuous Statistician

Likewise, he is the Strenuous Statistician and the Facile and Ferocious Figurer. They used to think General Charles Henry Grosvenor was some on figures when he was in the House, but Ebenezer makes the General look like two-times-two-makes-four compared with the demonstration of the fourth dimension when it comes to that sort of tabulated knowledge. He exudes figures at every pore. Set him to talking about currency—you don't have to set him; he sets himself—or to remarking a few remarks on the tariff, and he slings statistics at his hearers the way Morris Sheppard slings blank verse. He can and does take Schedule K and whirl it around his head until it literally rains ad-valorems and per-cents—and not an umbrella in the House.

Ebenezer isn't really good, though, until he tackles the problem of currency reform. There is where he shines. Eben has a pet plan for currency reform that he thought out all by himself, which naturally is all there is to it in the way of settling that momentous question. Now it so happens that Eben's ideas of currency reform and the ideas of Mr. Nelson W. Aldrich, late boss of the United States Senate and now sole proprietor and manager of the National Monetary Commission, do not coincide. It also so happened, some time in the past, that Mr. Aldrich, forgetting for the moment that ultimateness of Ebenezer, saw fit to impress his own ideas on the subject on the Congress and the country, to the disregard of the ideas of Ebenezer. Wherefore, if you desire to be heated up any cold day, stroll nonchalantly into the presence of Ebenezer and mention the revered name of Nelson Wilmarth Aldrich.

A Rapid Fire Talker

THAT will be all you will have to do. Ebenezer will do the rest. It has been said, when Ebenezer gets under way on the deficiencies, delinquencies, despotism and digressions of Mr. Aldrich, you can hear him for six blocks and that he sounds like a battery of pneumatic riveters on the iron framework of a skyscraper. Competent judges have averred that Mr. Hill enunciates at the rate of four hundred and seventy-three ejaculations a minute. Witnesses to one outburst say he shattered seven mahogany desktops with the impact of his sturdy fist during two paragraphs of a speech on the subject. Indeed, when he makes a speech now the clerk of the House of Representatives insists he shall stand in the center aisle, where the only thing he can pound is the air. Once he mistook Ollie James' bald head for a marble slab and pounded on that; but Ollie, being good-natured, took it all in excellent spirit and deftly substituted the even balder head of Nick Longworth by virtue of his herculean strength.

Ebenezer's career in Congress—he has been there since 1894—has been one succession of oratorical outbursts and a continual procession of intense moments. You can talk all you please about a poet's eye, in fine frenzy rolling; but Eben's eyes revolve like pinwheels when he gets under way. None can forget his impassioned series of orations on the subject of denatured alcohol when that important subject was being considered by Congress. Ebenezer was strong for denatured alcohol. It was to be the redeemer of the toiling masses. All you had to do was to take half a bushel of potato peelings, or any other similar raw material that happened to be handy, throw it into a hopper, and out would come pouring the denatured alcohol that, in turn, was to run the sewing and the mowing—and all the rest of the machines—and change the dreary round of farmlife to one glad succession of days of glorious ease.

There was no halfway about it. The facts were as stated by Ebenezer, who conjured up visions of broad and fertile acres, cultivated and made to blossom like the rose by means of machinery propelled by engines for which the fuel was home-made denatured alcohol; and the happy agriculturists went riding about in automobiles similarly propelled, while the farmers' wives—God bless them!—sat smilingly by and watched the churn churn itself, the washing wash itself, the dinner cook itself, and the cows milked by an ingenious contrivance for which denatured alcohol furnished the power.

Well, it was grand! Of course it hasn't happened yet, although the denatured alcohol bill passed long ago; but since that time Ebenezer has moved on to currency reform and to tariff reform and to various other kinds of reform, detonating his way through whatever subject engaged his attention. Never was he finer than at a recent Republican state convention in Connecticut, where he has so long represented the Fourth District in Congress. He was presiding. A ballot was taken. The count revealed the sickening fact that one more ballot had been cast than there were delegates on the permanent roll of the convention. In other words, some ardent delegate had voted twice.

Ebenezer blew up with a loud and terrifying noise. He gave a demonstration of a large flock of balloons being sent up one after another, each fused and primed to explode in midair. He whirled his gavel round his head so rapidly that contact with the surcharged atmosphere set that historic mallet ablaze; and for a time Eben looked like the Fire King in his famous burning-hoop specialty. The convention quieted down presently, but Ebenezer didn't get calm for two weeks—that is, he didn't get calm for him. What passes for calmness with Ebenezer would be great perturbation elsewhere.

Notwithstanding his tendency to get excited, Ebenezer J. Hill is an able citizen. He is a student and his knowledge of legislative and economic topics is broad and comprehensive. When he uses statistics in a speech he uses statistics that are statistics, not mere messes of figures. He knows what he is talking about. They have returned him to Congress since the Fifty-fourth House, and probably will continue to return him as long as he wants to come. He has long been a member of the Ways and Means Committee, is a tariff expert and a financial expert and what he says commands the attention of the House. He is a business man and banker at Norwalk, well along in the sixties, and has an ambition to be a United States Senator.

If you should happen to be in Ebenezer's vicinity—and bored—drop in on him and say something nice about Nelson W. Aldrich or Senator Brandegee, or any other of his pet aversions. The only show I know that compares to that happens when you drop a cake or two of soap in the Beehive Geyser out in Yellowstone Park—and the results there furnish enough excitement to suit the most fastidious.

A Mighty Mean Man

THE late Senator Elkins, of West Virginia, was exceptionally good-natured, and spent much of his time trying to redeem promises of jobs and legislation he made when approached by constituents he hated to refuse.

One day Senator Carter said to him: "Steve, why in thunder do you make all these promises and then stew around trying to make good on them?"

"That reminds me of a trip I once made across Iowa by stage," said Elkins. "I rode on the box with the stage-driver and we spent several days getting to Council Bluffs. The driver was acquainted all along the line. He had a dog that usually traveled with him, but on this trip the dog wasn't there. He was asked about the dog at every stopping-place and he explained that she had just become the mother of a fine litter of pups. Each person to whom he made this explanation asked for one of the pups, and in each case the driver promised one.

"When we got to Council Bluffs I said to him: 'My friend, I have heard you promise about forty pups on the way across this state. How many pups did that dog of yours have?'

"'Four,' he replied.

"'Well,' I asked, 'why did you promise to give away about forty?'

"'Mister,' he said, 'did you ever stop to think it's a mighty mean man who won't promise a friend a pup?'"

Golf on Horseback

MICHAEL CLANCY, who lived in Goldfield, Nevada, had returned to that mining city after a stay in Sacramento. He was telling his friend Finley about the place, and was expatiating particularly on the glories of a new hotel building where he had aided construction by carrying the hod.

"'Tis that big," orated Clancy, "they have a place on the roof where they play goll'f."

"Man, you're crazy!" broke in Finley. "How could they do that? 'Tis some other game you're thinkin' av."

"Well, 'tis this game they play with a fish-net."

"That's tinnis," explained Finley.

"Beloike you're right," condescended Clancy; "I niver played it."

"Sure I'm right," declared Finley, with a fine air of superior wisdom. "I know'd it couldn't be goll'f, for how the blazes would they get their horses up there?"

Enlightening the Fan

"WHAT," asked a baseball fan of Hughie Jennings, the Detroit baseball manager, whose antics on the coaching lines are familiar to all who watch American League games—"What does it mean when you reach down and pick up blades of grass, as you frequently do when you are coaching?"

"Why," replied Jennings, "that is simple enough. If I pick one blade of grass and hold it up to the batter, that means he is to make a single, two blades mean a two-base hit, three blades a three-bagger and four blades a home run."

"But," persisted the fan, "what does it mean when you throw both hands in the air and yell: 'E-e-yah!'?"

"Why," replied Jennings, "that means we are in a tight place and the batter is to use his own judgment as to the kind of a hit he will select."

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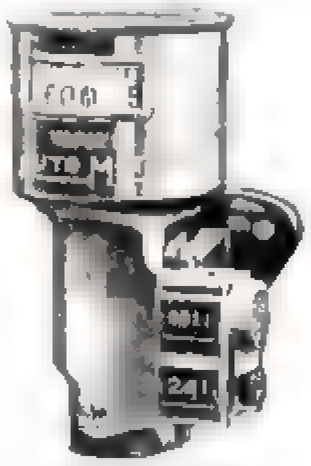
loit, Wisconsin

FREE TO AUTOMOBILISTS
cket "Automobile Expense Record" tab indexed for
y keeping account of tires, gasoline, oil, repairs, etc.
for name and model of your car. Address S. E.
Jet Dept., Warner Instrument Co., Beloit, Wis.

The Warner Principle *and* Refined Warner Construction

You who have marveled at the supreme sensitiveness, accuracy and reliability of the Warner Auto-Meter, continuing unchanged through the life of many cars, will be interested in the reason for this enduring perfection

THE WARNER AUTO-METER is made on the magnetic induction principle. A revolving permanent magnet creates a drag or pull in direct ratio to its speed. The faster it revolves the stronger becomes the pull. The "lines of force" creating this pull pass through an aluminum disc and are concentrated in a stationary "field ring" of soft steel. This aluminum disc (which carries the figures indicating speed in miles per hour) while not magnetic in itself, responds to the drag or pull of these passing magnetic "lines of force." So, the faster the car goes, the faster the magnet revolves, the stronger becomes the electrical pull on the aluminum disc, and the more miles are indicated by the speed dial.



Model R, $50.00

When the car stops, a hairspring (the same as used in your watch) returns the speed dial to "0."

The Warner Magnet

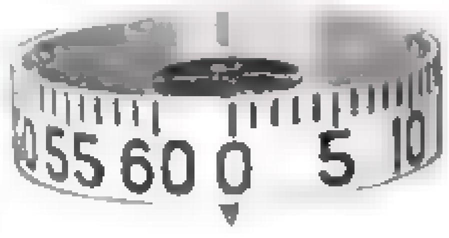
This is made from a steel of special formula, rich in Tungsten, which, out of some eight hundred formulas tested, was the only one which would produce a magnet which would *stay* magnetized and not become weaker with age or use.

The only similar magnet used for speed indicating purposes is stamped from soft sheet steel, and a number of these stampings are riveted together to form the complete magnet. The results from such construction may be easily imagined.

The Warner Magnet revolves in a double ball bearing, the cups and cones of which are hardened, ground and then lapped to a silver polish. Imported Hoffman balls are used. These come guaranteed to [illegible] inch in size; that is, they are accurate within one-fourth the diameter of the average human hair. The bearing spins freely, yet there is no perceptible "play" or lost motion whatever.

The Warner Speed Dial

This, as described above, is aluminum. It is mounted on a standard ship-chronometer pivot, as shown, to which is connected a hairspring to return the disc to zero when speed stops. The complete disc, with pivot and hairspring, weighs but 108 grains. This is one reason why the Warner is so durable. The jars of automobiling can no more injure this almost weightless disc than you could injure a feather by striking at it in the air.



The Warner Jewel Bearings

The speed disc, just described, is mounted in a bearing composed of four sapphire jewels—two hole jewels and two plate jewels. The hole jewels are the modern "olive" type, the hole being cupped out at top and bottom until the bearing surface is a hair line. The pivot, lapped to a point, rests on the plate jewel. So the bearing surface is two hair lines and two points of hardened and brilliantly polished steel against sapphire, lapped to a mirror finish. Friction is nil. Under a high-power microscope the Warner pivots and jewels glisten like silver. Ordinary pivots and jewels, under the same microscope, look like round files imbedded in rough pebbles.

The Warner Odometer

This is a Warner invention and is made complete in our factory. It is in reality a modification and refinement in miniature of the register for ringing up fares on a street car, and is quite as sturdy and durable. It registers 100,000 miles and repeat for "season," and 1,000 miles and repeat for "trip." The materials are the finest for the purpose — solid celluloid figure discs, durable brass gears and trips, tempered-steel driving and operating parts. The odometers, in banks of 12, are run by power for 1,000 miles at 12 miles a *minute*, as a test, before being mounted in the Auto-Meter. The miles and tenths of both trip and season must agree on all 12 odometers at the end of this racking test.

The One Odometer for Touring

The Warner Odometer has two trip dial resets. One returns all the figures to zero with one turn. The other *turns up any desired mileage on the trip dial.* By means of this the odometer can be set to pick up and follow a route book, beginning at any desired point, and have the trip mileage agree with the route book. As official route books use the Warner for surveying and laying out their routes, *Warner users can go from one end of the country to another without asking a single question as to route.*

The Warner Unbreakable Driving Shaft Casing

Warner users are free from shaft troubles which do not result from accident or normal wear. The Warner casing is made from two strands of high carbon spring-steel wire one wound over the other into an oil-tight flexible tube which can be bent, kinked or twisted without breaking, and is so hard it will not wear through. The ordinary brass tubing (similar to that used to sound auto horns) gives continuous trouble, as motorists know to their sorrow.

Further Warner Refinements

Naturally we have only been able to touch the "high spots" in the above. The complete story of the Warner—its refinements in material and workmanship, the careful tests of every operation, and [illegible] Supreme [illegible] in the Warner Catalog. It is [illegible] and [illegible] interesting [illegible] who want to *know* and is not content to accept unsupported claims for truth.

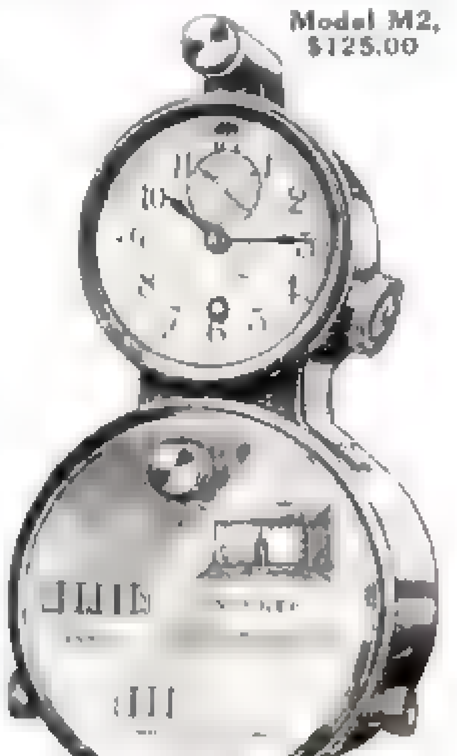
The Warner Is the Cheapest Speed Indicator

If you expect to drive a car, with speed indicator attached, for more than a single year, the Warner will prove a dollars and cents economy. It seems impossible to wear one out. We actually [illegible] know how long a Warner will [illegible] absolutely accurate indication of speed and distance. Warners [illegible] and a half years old are [illegible] giving perfect service. [illegible] been transferred [illegible] up to 90,000 and 100,000 miles. All we have tested have been [illegible].

YOU MUST AGREE that it is economy to pay the slight difference for a Warner instead of a few dollars less for an inaccurate and unreliable speed indicator which should not be expected to hold up more than a single season at the outside.

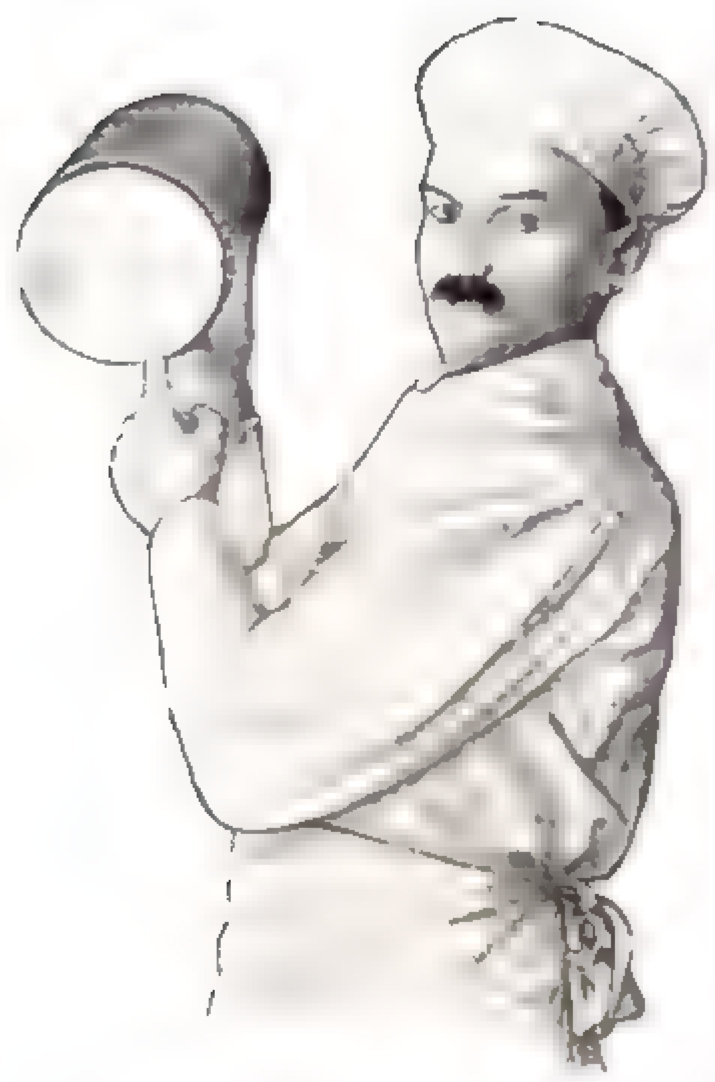
The far-sighted automobilist who considers *value* in connection with *price* is the one who demands and insists upon the Warner Auto-Meter.

Model M2, $125.00



WARNER AUTO-METER

"The Aristocrat of Speed Indicators"



"Here's glass-lined pipe, for instance!"

"WHITE glass, as spotless as your polished china.

"Our soups go from the blending kettles through these glass-lined pipes direct to the filling-machines. These are glass-lined, too.

"The same dainty care is given to every step in the making of

Campbell's SOUPS

"Our vegetables are brought in fresh from the farm, and washed in water from artesian wells. We use the choicest fresh meats and poultry. All our utensils and apparatus and cauldrons are regularly scalded and sterilized. Our floors are cement, and flushed with hot water every night. The very air of our kitchens is renewed and purified every four minutes by huge revolving ventilators.

The finest home could not provide such scientific care. And these perfect soups come to your table as fresh and wholesome and delicious as if you had made them with your own hands.

21 kinds 10c a can

Asparagus
Beef
Bouillon
Celery
Chicken
Chicken Gumbo (Okra)
Clam Bouillon
Clam Chowder
Consommé
Julienne
Mock Turtle
Mulligatawny
Mutton Broth
Ox Tail
Pea
Pepper Pot
Printanier
Tomato
Tomato-Okra
Vegetable
Vermicelli-Tomato

Just add hot water, bring to a boil, and serve.

Look for the red-and-white label

JOSEPH CAMPBELL COMPANY
Camden N J

"Cornell may yell and Harvard
Rah!
And all the others
Siss boom Ah!
But trained on *Campbell's Soups*
so fine
I'll be first to cross the line."

THE MAKING OF A SMALL CAPITALIST

(Continued from Page 5

in need of repairs that could be bought cheap but one capable of being improved into something really good. I then began to take a keen interest in real estate, watched rent and sale advertisements, and inspected many houses that fall. I found the city assessor's books were open to the public and I got much valuable information there concerning property I was looking up, its location with reference to other lots plotted out in the block, owners of adjacent property, comparative values, etc.

That winter I worked in a planing mill, with steady work and fairly good wages. It was also valuable to me in giving me training and experience in finishing work, calling as it did for skill and nicety. Mr. Ohlringer always had a place for me in open weather; and in the spring, when not working for myself, I was with him.

I found my first investment or speculation the spring I was eighteen. It was a straight three-room cottage, about fifteen years old, with brick foundation, but leaky shingle roof; weather-boarding rotten in some places, cracked in others; badly in need of paint; many window-lights smashed, walls covered with dirty, faded paper, cracked in places; pavements and yard weed-grown and deserted-looking. It had been for years the home of an old man who had lived there alone—living on a pension and with no money for repairs; at his death it had passed to a non-resident relative of his who wished to turn it into money as soon as possible. The lot was thirty by one hundred and fifty feet, streets and alleys all made; and the place as it stood could be bought for seven hundred and fifty dollars cash. It seemed a great bargain for me, since I could do so much of the necessary repairing myself.

I talked it over earnestly with my mother and she went with me to look at it when I asked her what she thought about my buying it. She was greatly interested, as she always was in anything that I was interested in; and as we looked it over, inside and out, she said:

"Now, Jim, you know something about houses; tell me what you think of it—what's for it and what's against?"

Then I told her—in its favor: It was on a pretty good block, with many German neighbors who owned their own homes, and kept them and their nice little yards looking well; rented houses were in demand there; it was near some factories, yet six or eight blocks away from them; the streets and alleys roundabout were all made. The lot was large for a cottage lot and a foot higher than the street; the foundation was good and raised the house another foot; the three rooms were unusually large; the house still held its shape and seemed to have been originally pretty well built; there was a leaky, dirty old cistern in the yard, but also city water within the front gate, lighting and cooking gases were in the street in front, and the cooking gas would be put in by the company free of charge.

Investing in a House

On the other hand—against it: It needed thorough repairing, inside and out—a new roof to begin with. "But I can put that on myself, you know, ma," I said eagerly, and she nodded assent as she smiled encouragingly. There was need of much new weather-boarding; new front and side steps; new cellar steps; new front fence; side fences needed repairing; plastering inside needed patching, and walls needed new paper; no water or gas in the house; front door was old and cracked and weather-beaten; coalshed was in bad shape and the pavements needed some attention.

"Most of this work I can do myself," I explained; "and you see the house stands so that I can build on two little rooms across the back here, a kitchen with a narrow window facing the street, and a dining room beside it, with a glass door opening on a little porch here, facing the street. Don't you see?"

Ma saw and nodded approvingly. I had only seven hundred and nineteen dollars, however, all told; and at eighteen I was not old enough to make a deed to the property if I wished to sell—which I did as soon as I could put it into condition.

"There must be some way to arrange it," my mother said, and we talked it over and investigated. It was finally decided that my single sister, twenty-two years old, should take the title in her name, and the title company would lend three hundred dollars on it—the amount desired—at six per cent for one year. In this way the seller got his money, I had the property paid for with the exception of the three hundred dollars, and after the title had been examined, etc., I still had nearly two hundred and fifty dollars for repairs, if I needed that much.

At last I was a capitalist—a property owner! I thrilled at the thought and at my mother's saying: "I'm so glad for you, Jim; I'm proud of my capitalist!" Then she added, "Now do good honest work fixing this up, just as if you expected to live in it yourself the rest of your days."

I got Mr. Ohlringer and paid him to look over the whole place carefully, figure out exactly what was needed in carpenter work and make out the bill of lumber for it. I had helped him figure and select before, and went with him to the lumber yard to pick out in person the lumber and shingles, and to see that I got exactly what I ordered.

Grooming the House for a Buyer

Then I started in to work. The days did not seem half long enough, I enjoyed the work so much and did it so carefully. My mother came down every once in a while to see, although it was half a mile from our house.

I got the new shingle roof on and put in piece after piece of new weather-boarding; put in a new front door with a large plain glass in it, and put an attractive double window in front, thus changing and materially improving the appearance of the front of the house—the front effect counts for so much in selling.

I dug the foundation for the two extra rooms, and acted as helper to an experienced bricklayer that I got for a day to lay it; with second-hand brick and with cement mixed with the mortar I had a splendid foundation at slight cost. I got Mr. Ohlringer for two days to help me get the framework up for the additions, and when I had finished I hired a plasterer to finish the inside. So doing most of the work myself, but getting outside help when I needed it, the place began to get in shape without unreasonable cost.

While I had the house torn up I found I could get the illuminating gas put in cheaply, and did so, in order to sell the place to better advantage; had the cooking gas put in the new kitchen, the water brought back, and a sink and drainboard placed by a window in that light, cozy little room. I partitioned off corner closets in the two bedrooms, and had small closets in the new dining room and kitchen also, for housekeepers always like them; got a cheap but pretty cabinet mantel for the parlor, and neat attractive gas fixtures; had the plastering patched where needed; had all the woodwork grained, but varnished it myself. I scrubbed the floors until they looked as if they had been planed, then stained and varnished the borders for three feet, to give a hardwood effect.

The wallpaper I selected with great care, and it was as attractive as I could make it for the money; the front room had a rather fine paper. I put a brick floor in the cellar and cemented over that; then whitewashed the walls until it was nice enough for any housekeeper. I put in a new front fence, and painted that and the house carefully.

You should have heard the discussions my mother and I had about the paint for the house—what colors were most used then and what would look best; whether the cornice should contrast or go in with the body of the house; whether the trimmings should be dark or light; whether the windowsash would look best in olive green or dark red; whether the corner strips should go with the body of the house or with the cornice, and what should be the color of the foundation. We had ideas—definite ideas—and some taste by the time we got ready to paint that cottage. When I had finished, mother said it looked almost as well as a professional's work—and she never praised insincerely.

I got the neighbors on each side to stand part of the expense of the necessary lumber, and repaired thoroughly each side fence all the way back, and put the coalshed in first-class shape; then whitewashed all that with two coats in my best old style. All the grass and weeds I got out from the brick walks, down on my knees, with an old knife; patched and partly relaid the walks where needed; and after I had graded up and cleaned and sodded the yard, I scrubbed those walks and painted them until they would have deserved Mrs. Truber's most satisfied smile.

When I had finished it was an entirely different-looking place—so fresh and clean and sound throughout, so attractive, such a healthy-looking place to live in, such a homey-looking place! It would have rented easily for fourteen dollars a month, but I wished to sell and cash in my earnings and capital. I was at work on it about seven weeks, and ten days before I finished I put up a "For Sale" sign—after the place had been painted.

I asked fourteen hundred and fifty dollars for the place, and might have gotten it by waiting and giving considerable time on the deferred payments. I had many nibbles and offers, ranging from eleven hundred to fourteen hundred dollars—the latter being two hundred dollars cash and the balance in monthly installments of eighteen dollars each. I turned those offers down; but when, about two weeks after I had finished, I had an offer of thirteen hundred and fifty dollars, seven hundred dollars being cash, I took it; for that meant all cash to me, the buyer raising the balance by loan from the title company, which it readily made.

Of course I consulted my mother before closing the trade, and she advised it.

"Yes, Jim; a quick sale is a doubly good sale, and lets the other fellow have a chance to make something too. You know the old saying: 'No sale is a good sale unless it's good for both parties.' You treat people fair and square and give 'em the worth of their money; make people respect you and treat 'em so's they won't be afraid to do business with you."

By the first of July I had sold, paid off that borrowed three hundred dollars and had one thousand and fifty dollars cash capital; and I had nearly three years to travel before I would reach twenty-one.

"Jim, that's fine! I'm proud of you!" ma said. "But don't you stop. Go on with your patchwork for other people, but keep looking out for another place to buy."

Another Quick Sale

I found another in less than three weeks. It was not a place that would bring me such a large profit, but I felt I could not lose on it—a four-room cottage, the kitchen very small, eight by ten; with metal roof and brick foundation; dingy, in need of paint and repairs, but fairly sound in essentials. I bought it for nine hundred and fifty dollars cash, taking the title, as before, in my sister's name. It had only a small yard and the vacating tenants had been paying only nine dollars a month for the place; but I felt that was because they had been there so long—moving there when rents were low—and that the place had since been so poorly taken care of that the owner could not well raise the rent.

I had that house shaped up into a different place in a month—had a tinner and paperhanger to help, but did most of the work myself; and what with paint and paper, whitewash and sod and painted walks in the yard, the place looked and was nice enough to command eleven dollars a month rent easily. Six weeks from the time I got it I had it sold for eleven hundred and fifty dollars—all cash to me. My net profit was one hundred and twenty-seven dollars, which I considered something more than wages. My net capital then was nearly twelve hundred dollars.

I did not find another bargain that seemed within my capital that fall and was afraid to venture then into debt; but I continued to do job repair work, carpentering and painting. I tried never to be idle and was never idle long.

In December, during a cold snap, I was offered for twelve hundred dollars a little cottage that had many good points. I could have paid that, but it rented for only twelve dollars a month and needed some repairing, considerable paper and paint. The owner had had it on the market for some time, without pushing it, and quickly accepted my offer of eleven hundred and twenty-five dollars cash.

The weather was not favorable for repairing; but by working on the coalshed and fences on freezing days, inside painting and paper on rainy days, and outside painting and whitewashing on the few fair warmer days, I had it greatly improved in less than a month. I did not try to do much besides clean and renovate it, which did not cost a great deal. I sold it soon after for twelve hundred and fifty dollars cash, which meant a net profit to me of seventy-eight dollars—unless I charged up my own work. The investment was turned over quickly and I was well satisfied.

I used advertisements in the papers a good deal in selling, and learned to watch the ads of others and plan mine accordingly, adhering strictly to the truth, but advertising the best points.

For instance, that last cottage had no sink in the kitchen; no water in the house only in the yard; no lighting gas in the house; and though the neighborhood was respectable, several houses on the square were owned by colored persons, and a good family of negroes, quiet and respectable, lived next door. There were some things that the cottage did not have to offer; but the following advertisement, inserted alternately in the two afternoon papers for four days, was entirely truthful, attracted favorable attention at once and, combined with the attractive appearance of the premises, soon sold the property:

> FOR SALE—Four-room T-shaped cottage; high lot; asphalt street; artificial stone sidewalk; metal roof; brick foundation; freshly repaired throughout. Apply to Owner, 2117 W. Helm St.

Every piece of property has its good points; and it is the part of the advertiser to put them forward, honestly, strikingly, to attract the persons who think well of those points, to get at least a chance to show the property.

A good advertisement I saw recently sold an old house in two weeks, with no water in it and which needed painting. It was all truthful too; simply brought out the good points, as follows:

> SEMI-CENTRAL COTTAGE
>
> Four rooms, both gases, newly papered, front porch, high lot, attractive yard, fruit trees, stable; in residence district, but walking distance; a home to enjoy while you save. Six hundred dollars cash, balance on time. Apply to—etc.

I found another bargain that spring, which kept me busy until the first of July. With my profit on that, my savings from job work and my former capital, I had, all told, fifteen hundred dollars—and I had continued all along to give mother six dollars a week for household expenses.

How Profits Piled Up

At this time there happened to be two vacant lots near my home for sale, very cheap, streets and alleys all made and on a good cottage block. They had been idle for years and the new owner, who had taken them in a trade, wished to sell. I could get them both for six hundred dollars cash.

"Why don't you buy them, Jim, and see what you can do to please the public in building a cottage? You've had to fix over other people's ideas before."

After thinking and figuring and planning for two days, during which mother never said another word to me about it, I finally told her I believed I could make a little money in that way. So I bought the lots. The title was taken in Mary's name—the sister next older than myself—who was just twenty-one; the other had married that spring.

"Well, Jim, what can you do?"

"I think, ma, I can put up a house on one lot for nine hundred dollars if I get just a helper and do most of the work myself. I'll make it a four-room T-shaped cottage, well ventilated, with a brick foundation and a metal roof; two front rooms, fourteen by sixteen each; Colonial front porch, three columns; little side porch, one Colonial column; cabinet mantels in two front rooms; both gases; bathroom; closets; ladder staircase between two rooms leading to floored loft room above, with good windows at front and back of house; high-pitched roof." With the closest figuring, using some old but sound material, and hard work, I did manage to build it in that way and had it finished by the first of October.

It was a very attractive little place and sold as soon as finished for fifteen hundred dollars—all cash to me, for a trust company carried the deferred payments. That meant a net profit of three hundred dollars to me—not a great profit for the capital invested and three months' hard labor, but pretty good for a nineteen-year-old. I was proud and happy and satisfied—and my mother was too. Another lot all paid for and fifteen hundred dollars in cash loomed large in the eyes of both mother and capitalist.

I immediately commenced another cottage on the remaining lot, though it was so late in the season—another frame cottage, similar to the first, but slightly different to give it individuality, and somewhat enlarged and improved. This had a small reception hall and tiny bedroom added to the four rooms, with a little bath downstairs; while the room above was a trifle higher in the center and more finished. I worked on this as the weather permitted and did not have it entirely finished until spring; but I had no difficulty in selling it then for eighteen hundred dollars. The purchaser went into the Home Savings Company and paid me all cash. That house had cost me more than the first—I figured lot and all at thirteen hundred and seventy-eight dollars; but it gave me a nice profit; and I had now about two thousand dollars of available capital.

My father being ill for a time, my sister Mary's marriage and music lessons for my little sister—who had decided talent—cut into my capital to the extent of three hundred dollars that fall; but I gave the money gladly, proudly, and I hope humbly and thankfully, after my small mother got through lecturing me.

Building Better Than Buying

I made a little money that winter, and the next spring did well on two small cottages I built at the same time—building more cheaply in that way—and sold to advantage. By the time I was twenty-one I had twenty-four hundred dollars capital, and we had a great dinner and family reunion, and a jolly good time all round.

Since then my story has been one of hard work, careful planning and greater profits each year, as I have had greater capital to work with. I have tried, too, constantly to increase my accurate practical knowledge of everything pertaining to building and real-estate investments.

The next year after I became of age I tried again the building of cottages in pairs; then duplicated them in another section, with the result that I had thirty-four hundred dollars at the end of the year.

"A thousand dollars is not much of a profit for a year's use of twenty-four hundred dollars and an energetic young fellow's entire time," you say. True; but I still handed mother so much each week—eight dollars a week that year—and I was still learning; and, besides, I told you at the start I am not writing the account of any extraordinary success, but what I myself—an average man of my particular type—have accomplished.

After this I went more and more into building, instead of buying, repairing and selling again, for two reasons: First, it is hard to find a bargain every time you look for one that will be capable of being repaired and sold quickly to advantage; it often takes valuable time and thought and effort to search among property in the market—and sometimes investigation of twenty pieces to find one to suit. Second, I found, with greater experience and the closest attention to all details, that I could build new houses more cheaply than before; and with slight artistic touches I could give the buildings attractive individuality that made them sell to advantage quickly. I learned to increase my profits legitimately with the same outlay of capital in new buildings.

In choosing a speculative investment in real estate there are many things to cause the investor to reject propositions offered. A house may cost too much money for there to be any probable profit in a quick sale; and an investor wishing to turn over his money looks not for an investment but a safe speculation. The neighborhood may not be desirable, the locality may be "dead" from a real-estate standpoint—little activity and no building, and hard to sell at all; the foundation may not be good; the property may be tenanted by a class that pays high rentals but depreciates the salability of the place; the streets and alleys may not be made, and their subsequent probable cost may scare off your purchasers or cut down the amount they are willing to offer. There is a just prejudice against shingle roofs, and people are demanding more and more the conveniences. A speculative buyer has to consider all these things and decide how much he can spend on improvements and still sell low enough to dispose of his holdings promptly.

By the time I was twenty-three, more hard work, careful building and lucky selling had brought my capital up to five thousand dollars. In building and selling I found that attention to matters of taste paid well—and apparently little things sell a place. An unusually high foundation, a concrete porch with a weathered-oak swing and two porch rockers to match, and a rustic box across the front of the porch filled with unusually large ferns with, inside, a furnace for winter, some unusual windows and a fireplace with a motto cut into the mantel—sold an attractive little place I built before the varnish got dry. It cost me, complete, about nineteen hundred dollars, and I did none of the work—the actual work—of building. I got twenty-five hundred dollars for it, all cash, and petitions from two other parties to plan and build and sell them artistic little homes at the same price.

I had gotten in touch with a good lawyer, thoroughly honest and highly respected, who had some moneyed clients who loaned money on first mortgages on real estate at six per cent, the lawyer examining the title to the property and getting a small fee from the borrower for securing the loan. The borrower paid also for the examination of title and the recording of the mortgage, so that the interest was net to the lender.

There was always a careful examination into the personality of the borrower and the margin above the loan was always safe; but they would often loan a larger amount upon a given piece of property than a title or trust company. I found, in selling, I could frequently place to advantage a loan to the purchaser in this way that benefited him and enabled me to get more of the purchase money in cash.

There are different classes of purchasers of cottage property. The smallest class is that which pays all cash. Many have from five hundred dollars to eight hundred dollars, and then can negotiate the balance anywhere; but there is another class, perhaps the largest, who have only a hundred and fifty or two hundred dollars saved up, and yet wish to acquire a home.

Coupon Mortgage Notes

I found, in dealing with this class, that I could frequently place a first mortgage for a safe amount of the balance, to be paid in four, five or six years after date, say. Then I arranged for the difference between that hundred and fifty dollars cash and the cash realized from the mortgage—both of which came to me as seller—to be paid in monthly installments during the first three years after date, a second lien upon the property being retained to secure that. In this way the second lien was paid before the first; and frequently the buyer would find he could pay the second lien off in half the time allowed, would get eager to have his home paid for and would do this. I have often had coupon bonds drawn for those second liens, so much of the principal of the second-lien balance being payable each year "in twelve monthly installments as per coupons hereto attached, each coupon being for one-twelfth of the principal of the bond and for interest on the entire second-lien balance," as my lawyer put it. Then I have left one of those bonds with a trust company where I do business and had the buyer who signed them come in each month, pay a coupon and get same as his receipt, the payment being deposited to my account in the savings department. I then had no trouble in collecting and found it a great convenience, as I could check from said savings department any time I wished.

I have sometimes arranged in the following way with a cottage purchaser, who had one-fourth cash or nearly that—for the Home Savings Company will lend three-fourths of the value on city property. I have carried the purchaser for six or nine months—until he could get a loan; having him sign a written agreement to place a mortgage on the property to the extent desired as soon as it could be obtained—the company has usually a waiting list—and meantime paying me so much a month on the balance of the purchase price.

Occasionally, but not always, the small monthly-payment notes can be sold to advantage and cashed in at once. I have

Concluded on Page 30

Start Them To School Right

After the vacation rest, school children should quickly settle down to the task of learning.

Do your part!

Parental responsibility does not end by sending them to school. The child must be equipped with mind and body at their best.

And here the right food plays its part.

Growing children need energy; the right kind and lots of it. And energy comes from well-nourished nerves and brain.

Grape-Nuts

—a food made from the field grains, contains Phosphate of Potash (grown in the grains) which directly acts with other food to build brain and nerves.

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Look for the triangle on the iron or tag

AMERICAN ELECTRIC HEAT

How to Select Railroad Bonds—By Roger W. Babson

When West a short time ago I spent half a day with one of the best informed men on railroad securities in America. This man was brought up under Huntington and later was selected by Mr. Harriman to take charge of an important division of his properties. Afterward he was selected by leading banking interests to be receiver of a large railroad, and today holds a most important position in railroad circles.

Now, when talking with this man a short time ago, I was much surprised that he had not a dollar invested in railroad securities of any kind. Though all his life had been spent in the service of railroads, yet his investments were almost exclusively in real estate, which certainly could be the basis of good "selling talk" for those having real-estate securities for sale! Nevertheless, he believes that, next to municipal bonds, good railroad bonds represent the best form of personal investment, considering both yield and security. On the other hand, he bought real-estate investments because, he said: "I have not time to study railroad investments, as they should be selected with great care." Now if my friend, who is generally recognized as one of the greatest railroad men in the country, does not dare to purchase railroad securities for fear he has not time to make the proper selections, it certainly behooves the small investor to study at least the elementary principles relating to their selection. Therefore I shall attempt in this article to emphasize some simple rules that should aid every investor in making such a selection; in fact, if these underlying principles are thoroughly grasped there is no reason why every reader should not be able to select perfectly safe and attractive railroad bonds for his personal investment.

Bonds of Four Types

In a preceding number of this weekly the different legal forms of railroad bonds were carefully described, showing the reader how to distinguish between first mortgage bonds, consolidated mortgage bonds, refunding mortgage bonds, equipment bonds, terminal bonds, and so forth. I like to refer to each of these different forms as a family having its own relation to its neighbors. Not only, however, does each family in a neighborhood hold a different position, but its children have entirely different characteristics. For instance, a neighbor of mine has four boys. All these boys have certain fundamental family traits, but all also have entirely different characteristics. One of the boys is extremely conservative: another is a sort of general all-around boy: the third is not so conservative or so popular as the others, but he has a fine head and is generally considered the ablest boy of the family. The fourth, however, is an antithesis of the first. He is of a very nervous, uncertain and almost foolhardy makeup. No one knows what he will do next. He is always getting into trouble—though, on the other hand, he seems to have a happy faculty of always getting out again. He may bring great honor to the family name or great disgrace—and the chances are about even.

Now, in the same way, every family of bonds has different members with different characteristics, and this especially applies to the railroad family. A family of railroad bonds consists of four members with different characteristics similar to those of the boys above mentioned. First, we have conservative railroad bonds, such as Chicago, Burlington & Quincy Railroad Company first mortgage four-per-cent bonds, due May, 1927; Illinois Central Railroad Company refunding mortgage four-per-cent bonds, due November, 1955; or Chicago & Northwestern Railway Company general mortgage three-and-one-half-per-cent bonds, due November, 1987. Such bonds have the same characteristics as the first boy mentioned above, and a very good motto is: "When in doubt buy only these or the most conservative."

Next, we have the inactive investment bonds, yielding from four and one-half per cent to five per cent, such as Rio Grande Western Railway Company consolidated mortgage four-per-cent bonds, due April, 1949; New York, Chicago & St. Louis Railroad Company debenture four-per-cent bonds, due May, 1931; Florida East Coast Railway Company first mortgage four-and-one-half-per-cent bonds, due June, 1959; or any of the host of similar issues which are being continually offered by established bondhouses of irreproachable character. These bonds have the same characteristics as the second, or all-around boy of my neighbor's family. They are usually well secured, yield well and, though often hard to sell, are very satisfactory permanent investments; in fact, for a person desiring to purchase bonds for income only, intending to hold the same until maturity, such safe but inactive investment bonds are often the best kind he can buy.

The next class corresponds with the third boy mentioned—the one full of business. Such railroad bonds are known as convertible bonds, like Pennsylvania Railroad Company convertible three-and-one-half-per-cent bonds, due October, 1915; Southern Pacific Railroad Company convertible four-per-cent bonds, due June, 1929; or New York, New Haven & Hartford Railroad Company six-per-cent bonds, due January, 1948.

Lastly, we have speculative bonds, such as the Southern Railway fours, due April, 1956; Wabash Railroad Company refunding fours, due July, 1956; or Chicago, Rock Island & Pacific Railroad Company collateral trust four-per-cent bonds, due November, 2002. These bonds compare with the fourth boy of our family. They may turn out well or they may not—and it is well for the small investor to let them severely alone.

The conservative bonds first mentioned are usually underlying liens of large and established railroad systems. These bonds should be absolutely good and as safe as any Government or municipal bonds. On the other hand, their yield is comparatively small, usually not over four per cent, though some of these issues can now be purchased on a basis to yield above four per cent. Inactive investment bonds are usually the best issues on comparatively small or new properties. Such bonds yield from four and one-half to five per cent, and nineteen out of every twenty of them are absolutely good and ultimately develop into high-grade bonds of the first of the above-mentioned classes. For one to invest a reasonable amount of money in such bonds is entirely proper, provided he purchases them from the highest-grade houses and they properly fulfill the tests hereinafter to be given. On the other hand, if one should invest all his money in such bonds, yielding, say, four and three-fourths per cent, he might eventually lose just about enough of his principal to reduce the final net yield on his money to about four per cent, thus giving them no distinct advantage over the first-mentioned class of highest-grade bonds.

Why Convertibles are Attractive

Regarding convertible bonds, an authority writes: "Convertible bonds get their title from the fact that the holders have the right to convert them into stocks of the issuing companies in accordance with the terms as outlined in the mortgages or deeds of trust. Such bonds are usually direct obligations of the issuing companies. They are payable at par on a specified date, bear a fixed rate of interest and come ahead of capital stocks. In most cases, however, they are junior to or subject to underlying mortgages. The feature of convertible bonds making them so attractive to many investors is that they enable the holders to share in the general prosperity of the country, especially as related to the specific companies whose convertible bonds they may own. The evidences of the prosperity of railroads and corporations are growth of business and increased earnings, and these two things are reflected to a much greater degree through the enhancement of stock values than through the medium of any other form of security issue. It is, therefore, apparent that under certain conditions holders of bonds convertible into stock may have a very valuable privilege.

"However, in considering the purchase of convertible bonds, the same rules should govern as in the selection of any railroad

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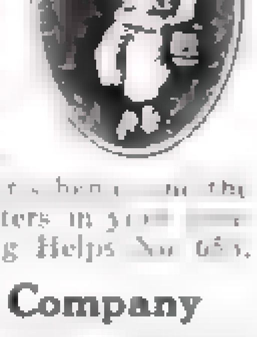

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or corporation bonds—that is, the privilege of converting the bonds into stocks does not add to the security of the principal. The value of the conversion is due solely to the possibility of the stocks' selling at prices beyond the conversion figures. If the stocks should not do this the conversion privilege is without value to the holders of convertible bonds.

The main feature for the small investor to remember about convertible bonds is as follows: For those wishing to buy railroad bonds with the idea of selling them again at a profit, good listed convertible bonds are the best kind to purchase. Convertible bonds fluctuate most in price, are most readily bought and sold, and have several advantages. On the other hand, if their security is equal to the security of one of the first above-mentioned class, they will not yield so much and, therefore, are not suitable for the permanent investor who buys securities with the idea of holding them indefinitely. Or, to state it another way, in order to obtain the same yield from a convertible bond an investor must expect less security than if he invested the same amount of money in railroad bonds of the first two above-mentioned classes. On the other hand, men who are willing to ignore the yield and study fundamental business conditions, in order to know when is the proper time to buy and sell, should give most careful consideration to listed convertible railroad bonds.

Profits From Study of Conditions

Bonds like the Missouri Pacific convertible fives, due September 1, 1959, or Atchison, Topeka & Santa Fe convertible fives, due June, 1955, may sell lower before the present period of declining prices has reached its end; but all these issues should sometime sell at very much higher prices and show a greater increase in price than other issues on the same properties. In short, permanent investors who buy simply for income should confine themselves to the first two above-mentioned classes—that is, either the highest-grade bonds, yielding about four per cent, or else the inactive investment bonds, yielding between four and one-half to five per cent. *On the other hand, the man who studies fundamental business conditions may at times purchase almost any of the listed convertible bonds of railroads paying a dividend of five per cent or more on their stocks; and by buying and selling said bonds, once in two or three years he should make a handsome profit.*

The speculative issues are usually new "refunding issues" and are often not well secured. They may be compared with preferred stocks of medium-grade properties. Such bonds are usually listed and, so long as they pay their interest, will yield about six per cent. Many of these issues eventually prove of permanent value and gradually enter the class of high-grade bonds, increasing in price. On the other hand, many of them eventually default, the properties are reorganized and the bondholders are obliged to accept a loss. Therefore, though such issues often offer an opportunity for great profit, yet they give an equal chance for great loss. Such issues, as a rule, are not secure; they fluctuate greatly in price and in my opinion should not be recommended to the small investor.

Therefore, so far as the small investor is concerned, this all resolves itself into one statement, namely, that he who cannot afford to take time to study conditions had better confine his investments in railroad bonds to those of the first two classes—that is, (1) the highest-grade listed bonds, yielding about four per cent; and (2) the inactive investment bonds, yielding about five per cent. In fact, one might go a step farther and advise that his railroad investments be about one-half in each of these first two classes—that is to say, if a young man came to me today and said he had only two thousand dollars and asked me what he should buy, stating that he was determined to invest his money immediately—and to make a permanent investment, not to be disturbed—I should tell him to buy one of the high-grade listed issues of the first list above mentioned and then go to some established bondhouse that his local bank would recommend to him and have them select some good inactive issue that would yield a higher rate.

The intelligent young man, however, is not content simply to take my opinion, or, in fact, that of any bank or bondhouse, but he desires to know how we arrive at our decision and why we state that one bond is safe and another is questionable. Therefore, after deciding which of the above four kinds of railroad bonds to buy, the first question naturally to be considered is the bonded debt for a mile. In doing so one must ascertain the total amount of bonds outstanding of the issue being studied, together with the total amount of other bonds which come either before or on the same basis with the bonds which are under consideration. This is the proper way to make a theoretical analysis. For instance, when studying the convertible bonds of the Atchison, Topeka & Santa Fe Railway Company, one should consider the entire indebtedness of said road, including the amount of these bonds and the amount of underlying liens outstanding. This is because the average bondbuyer not only wishes a bond, both the interest and principal of which will be paid, but he also wishes a bond of a company that will never go into a receiver's hands. Therefore the simplest and most practical method for the small investor to use is to consider the entire bonded debt. When preparing a report on such an issue I should begin:

"As shown in the company's report, on June 30, 1910, bonds of the Atchison, Topeka & Santa Fe Railway Company were outstanding to the amount of $302,004,953, or at a total average rate of about $30,456 a mile of road operated—namely, 9916 miles. Its fixed charges consumed only 12.4 per cent of the gross earnings, comparing with an allowable figure of about 16 per cent.

"For the fiscal year ending June 30, 1910, the total net earnings available for bond interest, rentals and other fixed charges, after deducting taxes, amounted to about $3406 a mile, and the fixed charges amounted to about $1346 a mile. Therefore these fixed charges consumed about 39.5 per cent of said net earnings, leaving a margin of about 60.5 per cent. I personally have considered the Atchison, Topeka & Santa Fe Railway in that class where a margin of about 54 per cent is satisfactory. Therefore all bond issues of this company may be classed as fairly conservative investments.

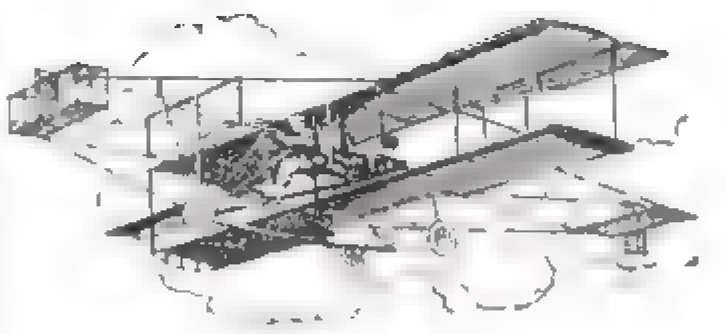
"Compared with 1909, the report for the year ending June 30, 1910, showed a decrease in total net earnings a mile of about 4.6 per cent and a decrease in fixed charges a mile of 9.1 per cent which caused this margin, over and above fixed charges, to change from 58.5 per cent to 60.5 per cent. This gives the investor a clew as to the variableness of these total net earnings."

Points to Remember

A railroad may skimp on maintenance and cut expenses to the limit, but it must meet its fixed charges if it is going to keep away from a receivership. Holders of bonds will insist on receiving their interest and—if the road has any leased lines—rents must also be paid. Unlike an individual, a railroad has not the alternative of moving; hence these items—interest and rentals—are called fixed charges. They are definite predetermined amounts and should not vary much from one year to the next. Moreover, when they do vary they usually increase instead of decrease.

The investor analyzing the securities of a road must not consider fixed charges separately, but only in connection with the earnings available to pay them. The simple fact that road A has fixed charges twice as large as road B does not mean that A's bonds are not as secure as B's. A's earnings may be twice as large as B's, and, if A and B both spend the same proportion of gross on fixed charges, traffic and transportation expenses, A will have more for maintenance and surplus.

To sum up: Small fixed charges do not mean much if the earnings are also small; an equal amount a mile may make much more of a hole in the earnings of one road than in those of another. The investor—lastly—should make sure that the figure for fixed charges is as small as it should be compared with the gross; that the railroad company has included interest on all of its bonds and is being well maintained. This brings us to the consideration of income, maintenance, etc., all of which will be considered in our next article. The point in this article to remember is: When selecting a railroad bond buy one which has a large margin of safety, if possible fifty per cent or more—that is, whose fixed charges do not consume more than fifty per cent of the net earnings or more than twenty per cent of the total gross earnings.



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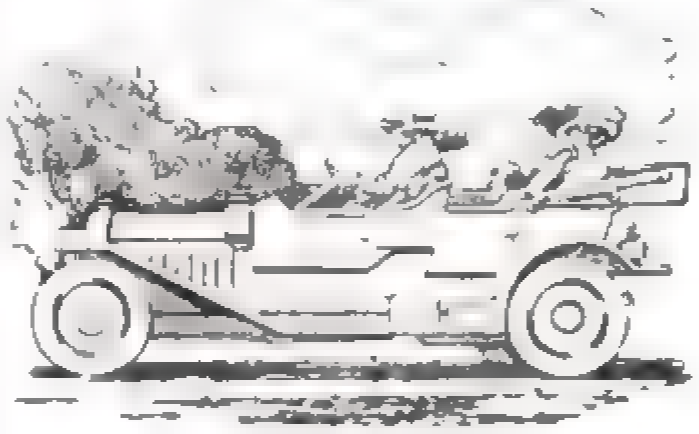

In the production and improvement of these gas engine necessities, this company has always led.

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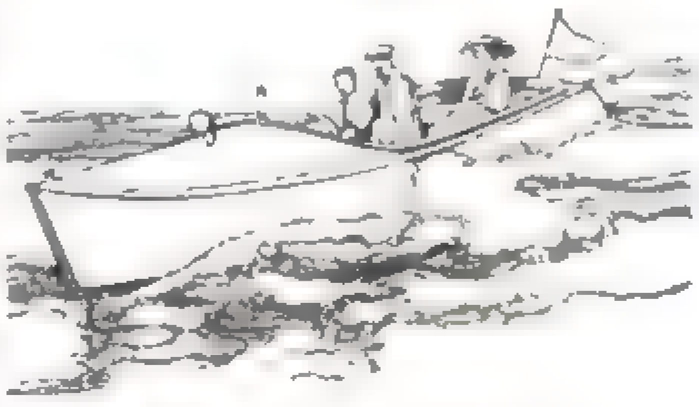

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Owing to this new principle, El Perco sells for less, but operates more quickly than the old styles. It is guaranteed for two years.

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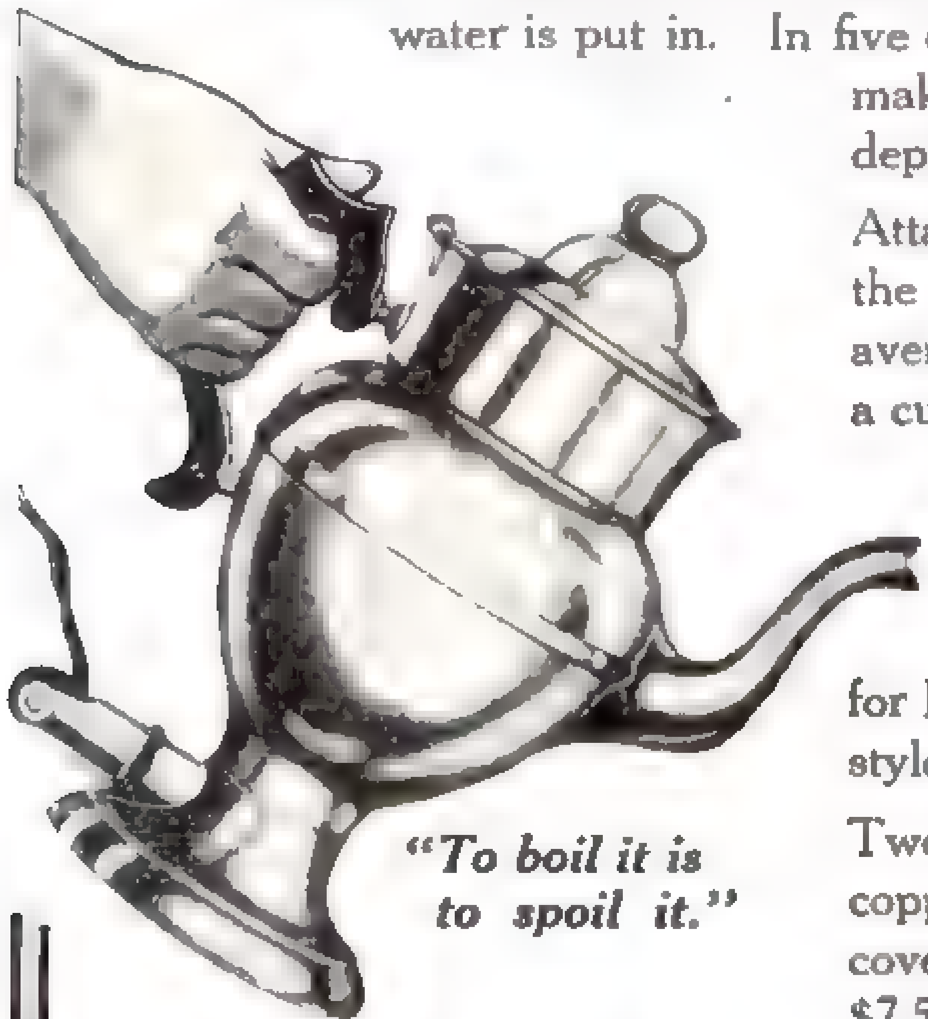
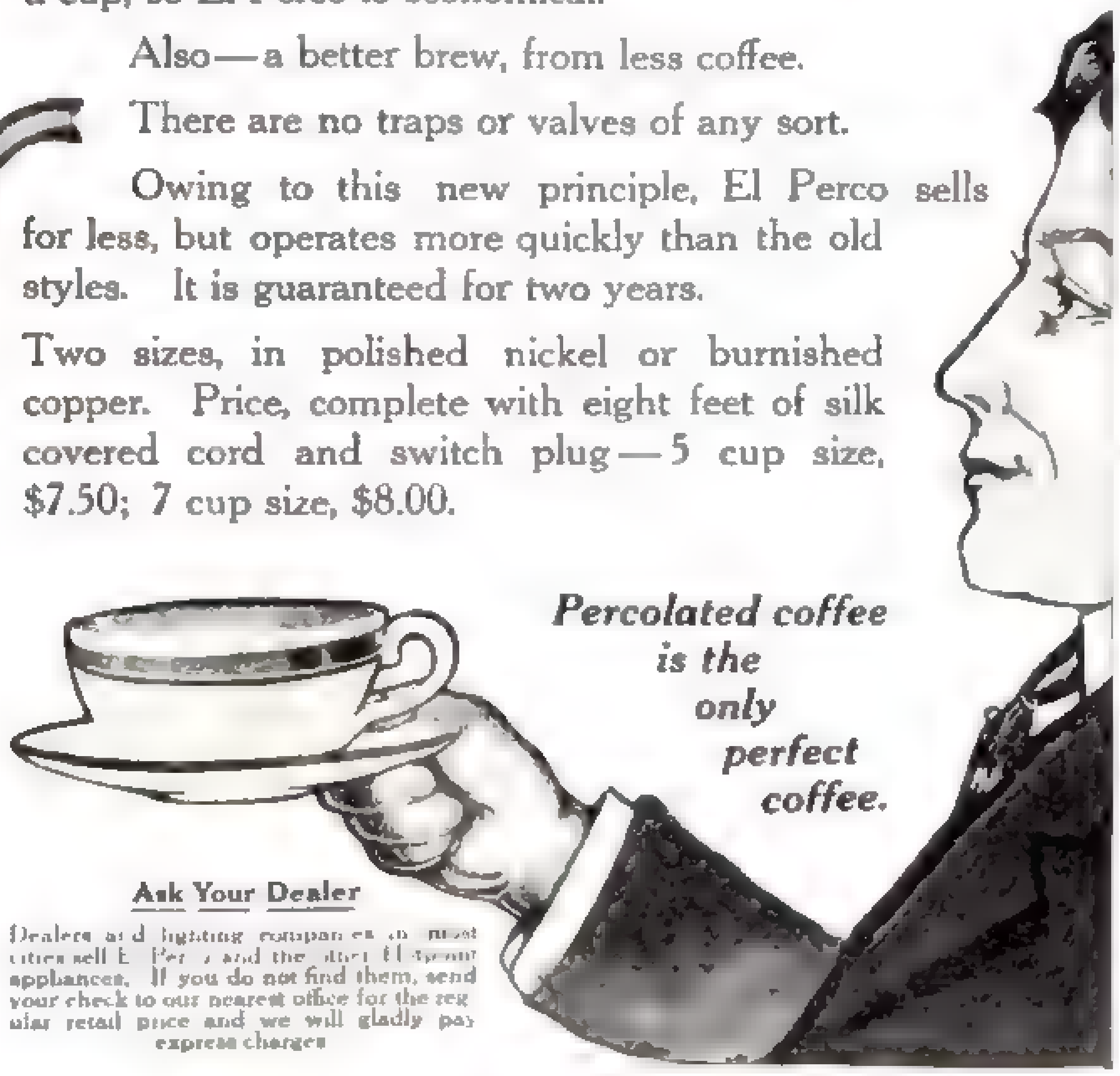


"To boil it is to spoil it."



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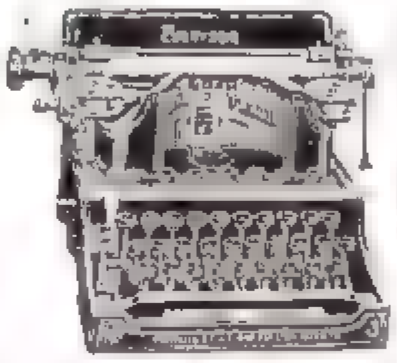

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THE UNION ARMS CO., 613 Auburndale, Toledo, O.

THE MEXICAN

(Continued from Page 8)

he had found the name of Fernandez hated by prefects of police, *jefes politicos* and *rurales.*

Big, hearty Joaquin Fernandez! A large place he occupied in Rivera's visions. He had not understood at the time, but looking back he could understand. He could see him setting type in the little printery or scribbling endless hasty, nervous lines on the much-cluttered desk. And he could see the strange evenings when workmen, coming secretly in the dark like men who did ill deeds, met with his father and talked long hours where he, the *muchacho,* lay not always asleep in the corner.

As from a remote distance he could hear Spider Hagerty saying to him: "No layin' down at the start. Them's instructions. Take a beatin' an' earn your dough."

Ten minutes had passed and he still sat in his corner. There were no signs of Danny, who was evidently playing the trick to the limit.

But more visions burned before the eye of Rivera's memory: the strike, or rather the lockout, because the workers of Rio Blanco had helped their striking brothers of Puebla; the hunger, the expeditions in the hills for berries, the roots and herbs that all ate and that twisted and pained the stomachs of all of them. And then the nightmare: the waste of ground before the company's store; the thousands of starving workers; General Rosalio Martinez and the soldiers of Porfirio Diaz; and the death-spitting rifles that seemed never to cease spitting, while the workers' wrongs were washed and washed again in their own blood. And that night! He saw the flat cars, piled high with the bodies of the slain, consigned to Vera Cruz, food for the sharks of the bay. Again he crawled over the grisly heaps, seeking and finding his father and his mother. His mother he especially remembered.

Again the rifles of the soldiers of Porfirio Diaz cracked and again he dropped to the ground and slunk away like some hunted coyote of the hills.

To his ears came a great roar as of the sea, and he saw Danny Ward, leading his retinue of trainers and seconds, coming down the center aisle. The house was in wild uproar for the popular hero who was bound to win. Everybody proclaimed him. Everybody was for him. Even Rivera's own seconds warmed to something akin to cheerfulness when Danny ducked jauntily through the ropes and entered the ring. His face continually spread to an unending succession of smiles, and when Danny smiled he smiled in every feature, even to the laughter-wrinkles of the corners of the eyes and into the depths of the eyes themselves.

Never was there so genial a fighter. His face was a running advertisement of good feeling, of good fellowship. He knew everybody. He joked and laughed and greeted his friends through the ropes. Those farther away, unable to suppress their admiration, cried loudly—"Oh, you Danny!" It was a joyous ovation of affection that lasted a full five minutes.

Rivera was disregarded. For all that the audience noticed, he did not exist. Spider Hagerty's bloated face bent down close to his.

"No gettin' scared!" the Spider warned. "An' remember instructions. You gotta last. No layin' down. If you lay down we got instructions to beat you up in the dressing rooms. Savvy? You just gotta fight."

The house began to applaud. Danny was crossing the ring to him. Danny bent over, caught Rivera's right hand in both his own and shook it with impulsive heartiness. Danny's smile-wreathed face was close to his. The audience yelled its appreciation of Danny's display of sporting spirit. He was greeting his opponent with the fondness of a brother. Danny's lips moved and the audience, interpreting the unheard words to be those of a kindly natured sport, yelled again. Only Rivera heard the low words.

"You little Mexican rat," hissed from between Danny's gaily smiling lips, "I'll fetch the yellow outa you."

Rivera made no move. He did not rise. He merely hated with his eyes.

"Get up, you!" some man yelled through the ropes from behind.

The crowd began to hiss and boo him for his unsportsmanlike conduct, but he sat unmoved. Another great outburst of applause was Danny's as he walked back across the ring.

When Danny stripped there were ohs! and ahs! of delight. His body was perfect, alive with easy suppleness and health and strength. The skin was white as a woman's and as smooth. All grace and resilience and power resided therein. He had proved it in scores of battles. His photographs were in all the physical culture magazines.

A groan went up as Spider Hagerty peeled Rivera's sweater over his head. His body seemed leaner, because of the swarthiness of the skin. He had muscles, but they made no display like his opponent's. What the audience neglected to see was the deep chest. Nor could it guess the toughness of the fiber of the flesh, the instantaneousness of the cell explosions of the muscles, the fineness of the nerves that wired every part of him into a splendid fighting mechanism. All the audience saw was a brown-skinned boy of eighteen with what seemed the body of a boy. With Danny it was different. Danny was a man of twenty-four and his body was a man's body. The contrast was still more striking as they stood together in the center of the ring, receiving the referee's last instructions.

Rivera noticed Roberts sitting directly behind the newspaper men. He was drunker than usual and his speech was correspondingly slower.

"Take it easy, Rivera," Roberts drawled. "He can't kill you, remember that. He'll rush you at the go-off, but don't get rattled. You just cover up and stall and clinch. He can't hurt you much. Just make believe to yourself that he's choppin' out on you at the trainin' quarters."

Rivera made no sign that he had heard.

"Sullen little devil!" Roberts muttered to the man next to him. "He always was that way."

But Rivera forgot to look his usual hatred. A vision of countless rifles blinded his eyes. Every face in the audience, as far as he could see to the high dollar seats, was transformed into a rifle. And he saw the long Mexican border, arid and sun-washed and aching, and along it he saw the ragged bands that delayed only for the guns.

Back in his corner he waited, standing up. His seconds had crawled out through the ropes, taking the canvas stool with them. Diagonally across the squared ring Danny faced him. The gong struck, and the battle was on. The audience howled its delight. Never had it seen a battle open more convincingly. The papers were right. It was a grudge fight. Three-quarters of the distance Danny covered in the rush to get together, his intention to eat up the Mexican lad plainly advertised. He assailed with not one blow, nor two, nor a dozen. He was a gyroscope of blows, a whirlwind of destruction. Rivera was nowhere. He was overwhelmed, buried beneath avalanches of punches delivered from every angle and position by a past master in the art. He was overborne, swept back against the ropes, separated by the referee and swept back against the ropes again.

It was not a fight. It was a slaughter, a massacre. Any audience save a prizefighting one would have exhausted its emotions in that first minute. Danny was certainly showing what he could do—a splendid exhibition. Such was the certainty of the audience, as well as its excitement and favoritism, that it failed to take notice that the Mexican still stayed on his feet. It forgot Rivera. It rarely saw him, so closely was he enveloped in Danny's man-eating attack. A minute of this went by, and two minutes. Then in a separation it caught a clear glimpse of the Mexican. His lip was cut, his nose was bleeding. But what the audience did not notice was that his chest was not heaving and that his eyes were coldly burning as ever. Too many aspiring champions in the cruel welter of the training camps had practiced this man-eating attack on him. He had learned to live through for a compensation of from half a dollar a go up to fifteen dollars a week a hard school, and he was schooled hard.

Then happened the amazing thing. The whirling, blurring mix-up ceased suddenly. Rivera stood alone. Danny, the redoubtable Danny, lay on his back. His body quivered as consciousness strove to return to it. He had not staggered and sunk down, nor had he gone over in a long,

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slumping fall. The right hook of Rivera had dropped him in mid-air with the abruptness of death. The referee shoved Rivera back with one hand and stood over the fallen gladiator counting the seconds. It is the custom of prizefighting audiences to cheer a clean knock-down blow. But this audience did not cheer. The thing had been too unexpected.

By the fifth second Danny was rolling over on his face, and when seven was counted he rested on one knee, ready to rise after the count of nine and before the count of ten. If his knee still touched the floor at "ten" he was considered "down" and also "out." The instant his knee left the floor he was considered "up," and in that instant it was Rivera's right to try and put him down again. Rivera took no chances. The moment that knee left the floor he would strike again. He circled around, but the referee circled in between, and Rivera knew that the seconds he counted were very slow. All Gringos were against him, even the referee.

At "nine" the referee gave Rivera a sharp thrust back. It was unfair, but it enabled Danny to rise, the smile back on his lips. Doubled partly over, with arms wrapped about face and abdomen, he cleverly stumbled into a clinch. By all the rules of the game the referee should have broken it, but he did not, and Danny clung on like a surf-battered barnacle and moment by moment recuperated. The last minute of the round was going fast. If he could live to the end he would have a full minute in his corner to revive. And live to the end he did, smiling through all desperateness and extremity.

The second and third rounds were tame. Danny, a tricky and consummate ring general, stalled and blocked and held on, devoting himself to recovering from that dazing first-round blow. In the fourth round he was himself again. Jarred and shaken, nevertheless his good condition had enabled him to regain his vigor. But he tried no man-eating tactics. The Mexican had proved a tartar. Instead, he brought to bear his best fighting powers. In tricks and skill and experience he was the master, and though he could land nothing vital he proceeded scientifically to chop and wear down his opponent.

In defense Rivera developed a disconcerting straight left. Again and again, attack after attack, he straight-lefted away from him with accumulated damage to Danny's mouth and nose. But Danny was protean. That was why he was the coming champion. He could change from style to style of fighting at will. He now devoted himself to infighting. In this he was particularly wicked and it enabled him to avoid the other's straight left. Here he set the house wild repeatedly, capping it with a marvelous lock-break and lift of an inside uppercut that raised the Mexican in the air and dropped him to the mat. Rivera rested on one knee, making the most of the count, and in the soul of him he knew the referee was counting short seconds on him.

Again, in the seventh, Danny achieved the diabolical inside uppercut. He succeeded only in staggering Rivera, but, in the ensuing moment of defenseless helplessness, he smashed him through the ropes with another blow. Again Rivera rested on one knee, while the referee raced off the seconds. Inside the ropes, through which he must duck to enter the ring, Danny waited for him. Nor did the referee intervene or thrust Danny back.

The house was beside itself with delight.

"Kill 'm, Danny, kill 'm!" was the cry.

Scores of voices took it up until it was like a war chant of wolves.

Danny did his best, but Rivera, at the count of eight instead of nine, came unexpectedly through the ropes and safely into a clinch. Now the referee worked, tearing him away so that he could be hit, giving Danny every advantage that an unfair referee can give.

But Rivera lived and the daze cleared from his brain. It was all of a piece. They were the hated Gringos and they were all unfair. And in the worst of it visions continued to flash and sparkle in his brain — long lines of railroad track that simmered across the desert; *rurales* and American constables; prisons and calabooses; tramps at water tanks — all the squalid and painful panorama of his Odyssey after Rio Blanca and the strike. And, resplendent and glorious, he saw the great red Revolution sweeping across his land. The guns were there before him. Every hated face was a gun. It was for the guns he fought. He was the

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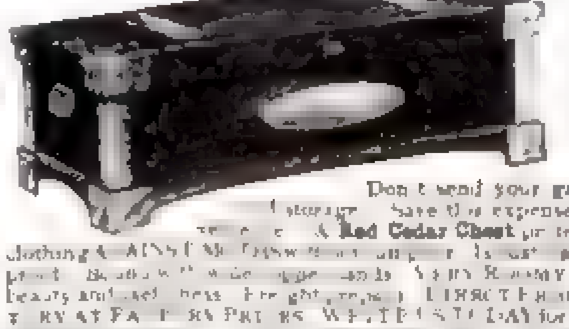

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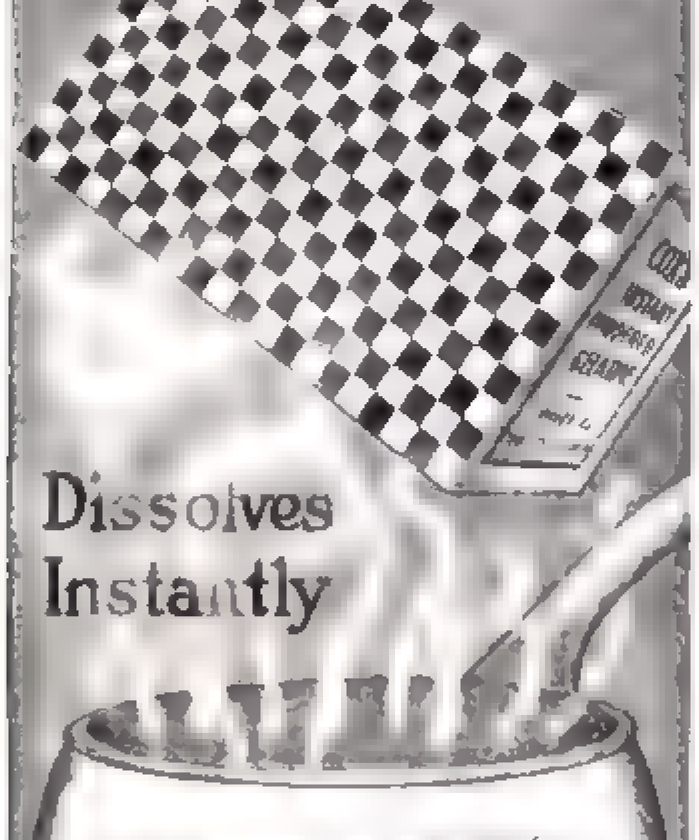

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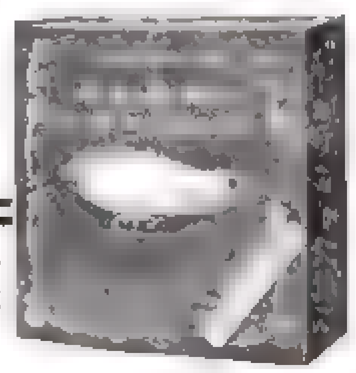

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guns. He was the Revolution. He fought for all Mexico.

The audience began to grow incensed with Rivera. Why didn't he take the licking that was appointed him? Of course he was going to be licked, but why should he be so obstinate about it? Very few were interested in him, and they were the certain definite percentage of a gambling crowd that plays long shots. Believing Danny to be the winner, nevertheless they had put their money on the Mexican at four to ten and one to three. More than a trifle was up on the point of how many rounds Rivera could last. Wild money had appeared at the ringside proclaiming that he could not last seven rounds, or even six. The winners of this, now that their cash risk was happily settled, had joined in cheering on the favorite.

Rivera refused to be licked. Through the eighth round his opponent strove vainly to repeat the uppercut. In the ninth Rivera stunned the house again. In the midst of a clinch he broke the lock with a quick, lithe movement, and in the narrow space between their bodies his right lifted from the waist. Danny went to the floor and took the safety of the count. The crowd was appalled. He was being bested at his own game. His famous right uppercut had been worked back on him. Rivera made no attempt to catch him as he arose at "nine."

Twice in the tenth Rivera put through the right uppercut, lifted from waist to opponent's chin. Danny grew desperate. The smile never left his face, but he went back to his man-eating rushes. Whirlwind as he would, he could not damage Rivera, while Rivera, through the blur and whirl, dropped him to the mat three times in succession. Danny did not recuperate so quickly now, and by the eleventh round he was in a serious way. But from then till the fourteenth he put up the gamest exhibition of his career. He stalled and blocked, fought parsimoniously and strove to gather strength. Also he fought as foully as a successful fighter knows how. Every trick and device he employed, butting in the clinches with the seeming of accident, pinioning Rivera's glove between arm and body, heeling his glove on Rivera's mouth to clog his breathing.

Everybody, from the referee to the house, was with Danny and was helping Danny. And they knew what he had in mind. Bested by this surprise-box of an unknown he was pinning all on a single punch. He offered himself for punishment, fished, feinted, and drew for that one opening that would enable him to whip a blow through with all his strength and turn the tide. As another and greater fighter had done before him, he might do—a right and left to solar plexus and across the jaw. He could do it, for he was noted for the strength of punch that remained in his arms as long as he could keep his feet.

Rivera's seconds were not half caring for him in the intervals between rounds. Their towels made a showing, but drove little air into his panting lungs. Spider Hagerty talked advice to him, but Rivera knew it was wrong advice. Everybody was against him. He was surrounded by treachery. In the fourteenth round he put Danny down again, and himself stood resting, hands dropped at side, while the referee counted. In the other corner Rivera had been noting suspicious whisperings. He saw Michael Kelly make his way to Roberts and bend and whisper. Rivera's ears were a cat's, desert-trained, and he caught snatches of what was said.

"Got to," he could hear Michael say, while Roberts nodded. "Danny's got to win—I stand to lose a mint—I've got a ton of money covered my own—if he lasts the fifteenth I'm bust. The boy'll mind you. Put something across."

And thereafter Rivera saw no more visions. They were trying to job him. Once again he dropped Danny and stood resting, hands at his side. Roberts stood up.

"That settled him," he said. "Go to your corner."

He spoke with authority, as he had often spoken to Rivera at the training quarters. But Rivera looked hatred at him and waited for Danny to rise. Back in his corner in the minute interval, Kelly, the promoter, came and talked to Rivera.

"Throw it!" he rasped in a harsh, low voice. "You gotta lay down, Rivera. Stick with me and I'll make your future. I'll let you lick Danny next time. But here's where you lay down."

Rivera showed with his eyes that he heard, but he made neither sign of assent or dissent.

"Why don't you speak?" Kelly demanded angrily.

"You lose anyway," Spider Hagerty supplemented. "The referee'll take it away from you. Listen to Kelly and lay down."

"Lay down, kid," Kelly pleaded, "and I'll help you to the championship."

Rivera did not answer.

"I will, so help me, kid."

At the strike of the gong Rivera sensed something impending. The house did not. Whatever it was it was there inside the ring with him and very close. Danny's earlier surety seemed returned to him. The confidence of his advance frightened Rivera. Some trick was about to be worked. Danny rushed, but Rivera refused the encounter. He side-stepped away into safety. What the other wanted was a clinch. It was in some way necessary to the trick. Rivera backed and circled away, yet he knew, sooner or later, the clinch and the trick would come. Desperately he resolved to draw it. He made as if to effect the clinch with Danny's next rush. Instead, at the last instant, just as their bodies should have come together, Rivera darted nimbly back. And in the same instant Danny's corner raised a cry of foul. Rivera had fooled them. The referee paused irresolutely. The decision that trembled on his lips was never uttered, for a shrill, boy's voice from the gallery piped—"Raw work!"

Danny cursed Rivera openly and forced him, while Rivera danced away. Also Rivera made up his mind to strike no more blows at the body. In this he threw away half his chance of winning, but he knew if he was to win at all it was with the outfighting that remained to him. Given the least opportunity, they would lie a foul on him. Danny threw all caution to the winds. For two rounds he tore after and into the boy who dared not meet him at close quarters. Rivera was struck again and again; he took blows by the dozen to avoid the perilous clinch. During this supreme final rally of Danny's the audience rose to its feet and went mad. It did not understand. All it could see was that its favorite was winning after all.

In all the house, bar none, Rivera was the only cold man. By temperament and blood he was the hottest-passioned there; but he had gone through such vastly greater heats that this collective passion of ten thousand throats, rising surge on surge, was to his brain no more than the velvet cool of a summer twilight.

Into the seventeenth round Danny carried his rally. Rivera, under a heavy blow, drooped and sagged. His hands dropped helplessly as he reeled backward. Danny thought it was his chance. The boy was at his mercy. Thus Rivera, feigning, caught him off his guard, lashing out a clean drive to the mouth. Danny went down. When he arose Rivera felled him with a down-chop of the right on neck and jaw. Three times he repeated this. It was impossible for any referee to call these blows foul.

"Oh, Bill! Bill!" Kelly pleaded to the referee.

"I can't," that official lamented back. "He won't give me a chance."

Danny, battered and heroic, still kept coming up. Kelly and others near to the ring began to cry out to the police to stop it, though Danny's corner refused to throw in the towel. Rivera saw the fat police captain starting awkwardly to climb through the ropes and was not sure what it meant. There were so many ways of cheating in this game of the Gringos. Danny tottered helplessly before him. The referee and the captain were both reaching for Rivera when he struck the last blow. There was no need to stop the fight, for Danny did not rise.

"Count!" Rivera cried hoarsely to the referee.

And when the count was finished Danny's seconds gathered him up and carried him to his corner.

"Who wins?" Rivera demanded.

Reluctantly the referee caught his gloved hand and held it aloft.

There were no congratulations for Rivera. He walked to his corner unattended, where his seconds had not yet placed his stool. He leaned backward on the ropes and looked his hatred at them, swept it on and about him till the whole ten thousand Gringos were included. His knees trembled under him and he was sobbing from exhaustion. Before his eyes the hated faces swayed back and forth in the giddiness of nausea. Then he remembered they were the guns. The guns were his. The Revolution could go on.

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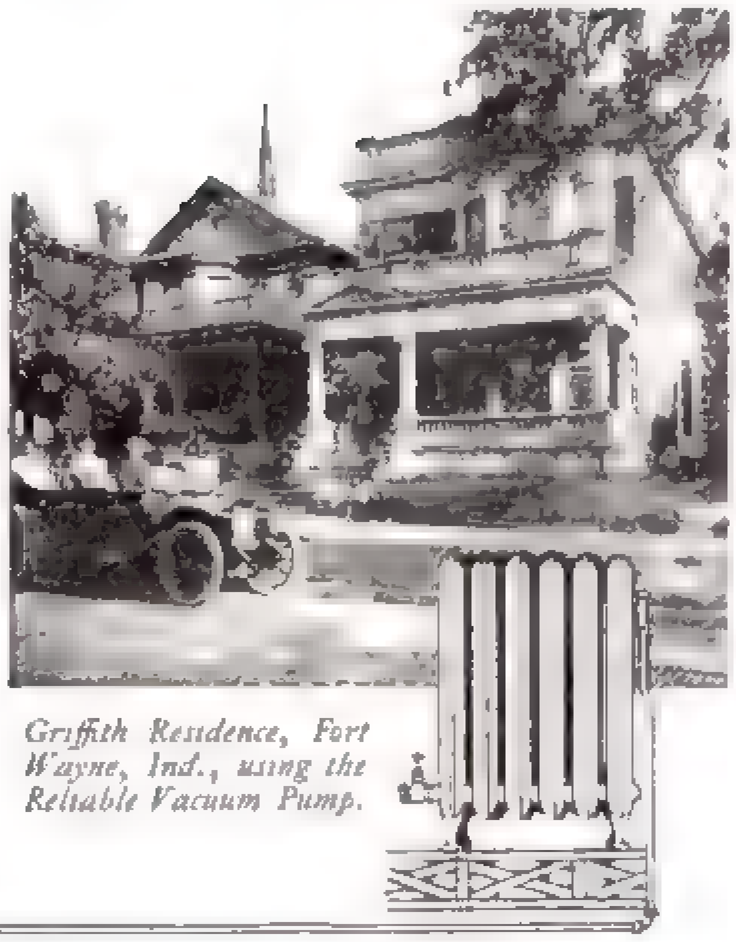

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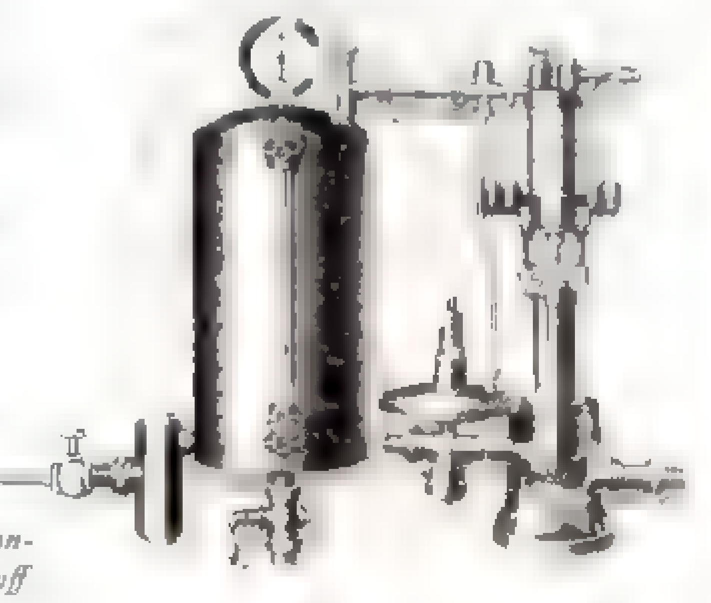

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found that more possible the last few years, with my personal indorsement on them—the notes being secured both by real estate and by my personal warranty; but nearly always they can be put up as collateral with individuals who have money to loan. Personally I have not often used them so; but many do, where the little monthly notes are perfectly good, but only slow in payment.

By the time I was twenty-five years old my capital had increased to seventy-five hundred dollars. In the next two years many changes took place. My father died; my little sister—the last single—married; my mother and I were left alone in the old home which had sheltered us all so long. My mother wished to get away from it; it made her lonely, now that all were gone. So I fixed it up, sold it and invested that and mother's little insurance money for her; and she went to live with one of my married sisters for a time.

By the time I was twenty-seven my capital had run up to twelve thousand dollars and mother talked to me of my getting married—rather urged it. It was not a new thought to me and perhaps I did not need much urging; for soon I built an attractive little house and brought to it a fine, ambitious soul—one to stimulate me to greater effort, to help me enjoy what we had and acquire more—one to plan unselfishly for our good and the happiness of others also.

The next year I was particularly fortunate in my building and selling: I built some larger houses and made money on them, though as a rule I have found the cottages or small houses safer, more apt to sell quickly and to advantage—desirable when you wish to get your capital and profit out to use again. At twenty-eight I had sixteen thousand dollars.

The last three years have not added remarkably to my wealth, but there has been a comfortable increase, despite the increased cost of living and our increased scale of living. Two bouncing boys have come into our home to share in our profits and add to our joys.

I have not done much manual work in building for some time because I have not had the time—have found it pays better to plan for others to do the work; but the knowledge gained by my long period of actually doing such work, as well as the discipline so gained, has been invaluable.

In my later building I have tried to keep in mind the increased comforts and luxuries which people appreciate and are demanding more and more, even in small buildings. I use more concrete for foundations, walks and porches; and I watch carefully the ventilation of both foundations and spaces between ceilings and roofs. Much unnecessary discomfort can be avoided at trifling cost. I use electric lights to a great extent, even in cottages; the cost is little more than gas. I find both bathrooms and furnaces are appreciated in cottages and bungalows, even in those selling from sixteen hundred to twenty-four hundred dollars.

I find I can sometimes materially improve a neighborhood, and make a good profit also, by building over vacant lots, tearing down adjacent dilapidated buildings and building up again, remodeling, etc. Frequently I will confine my efforts for one season to a single block, where I have secured holdings and gotten options in advance to suit my plans.

I have particularly sought to improve the condition of the wage-earner trying to own his little home, and of the cheaper class of renters—or rather those renters who can pay from twelve to twenty dollars a month. I have also sought to add to the desirable cheap little places rather centrally located, within walking distance of the business section.

Just now I am at work upon a larger undertaking, but one to fit the needs of men on good salaries who wish a little home for their wives and babies instead of an apartment.

I bought cheaply a large lot, two hundred and ten feet front by two hundred feet deep, on a fairly good street in the old section of the city, six blocks from the central business district. It was for years a boys' school playground, and a dilapidated schoolhouse—for years occupied by negroes—stood at the back.

This I have arranged as a small court, with a grassplot, maple trees, tiny lake and fountain, and a few flowers and colored grasses; and around it I am building complete little houses which join at the sides into one great building. These are really separate little houses, though heated by one furnace like an apartment building.

Each house is entirely separate from the others and has its own tiny back yard, separately fenced; its cellar runs under the whole house, with a large children's rainy-day playroom on the sunny side and three-foot windows above the ground for light and air; the foundations are high. There is a reception hall, a living room, dining room and kitchen on the first floor; three bedrooms and bath above; and a good servant's room, storeroom, etc., in a high-pitched attic. There are no separate front yards, but all enjoy the court. It is built substantially and makes a fine appearance, but is carefully planned to keep down the expense in finishing. It is nearly completed—is being papered now. In most of my later building I have not used the last white coat of plastering, but paper instead over the smoothly finished first coat; the cost is not greater, even when excellent paper is used, and the effect is far more desirable.

These houses can readily be rented for forty dollars a month, said rental to include furnace heat and care of front walks and of the court. I have already two offers for it from men looking for apartment buildings as investments. Of course I have borrowed money on it to complete it, but I shall sell it in a couple of weeks at a net profit of about seven thousand dollars.

I have not made so much as many men of my years and I have worked much harder for what I have. It is a long, long time since those first grass-cutting, walk-painting, whitewashing, hand-blistering days, and the road through the years since then has not been a smooth and easy one.

I said something like this the other day to my mother when I had her out alone in the machine, driving along a country road.

She was quiet a minute, then straightened up and looked at me shrewdly.

"Don't you get to getting dissatisfied, Jim," she said. "You stop your wishy-washing and thank the good Lord for all you've got and that you've got it honest! When you lie down to sleep at night you don't have to think of people cheated or overreached by you; you know the ones you sold to ten years ago are still your friends."

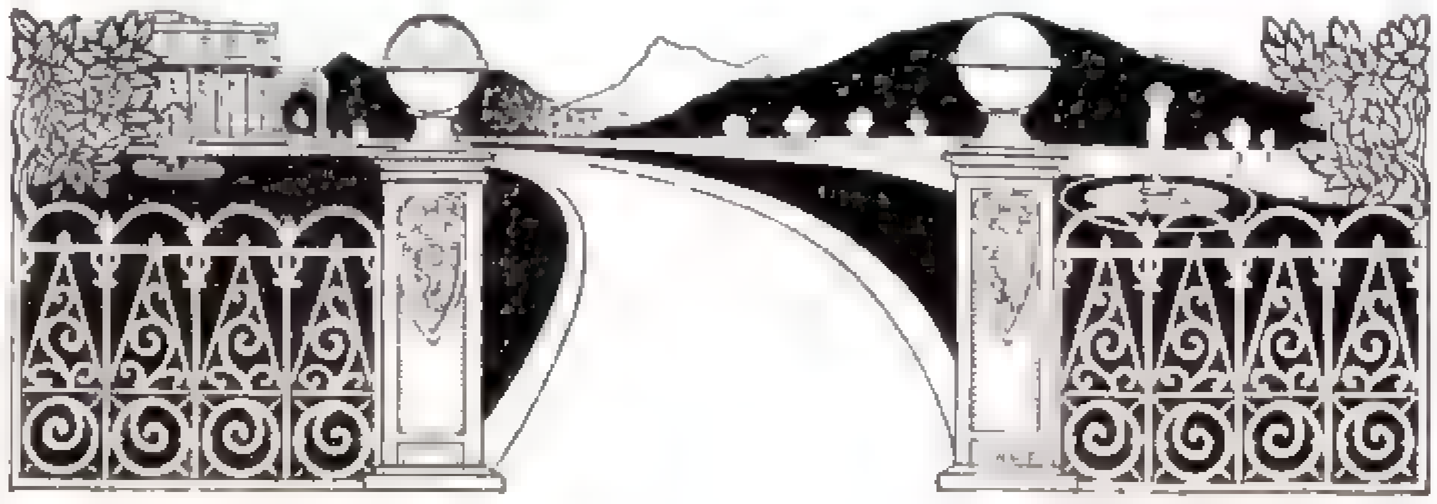
"Yes'm; that's so," I answered meekly.

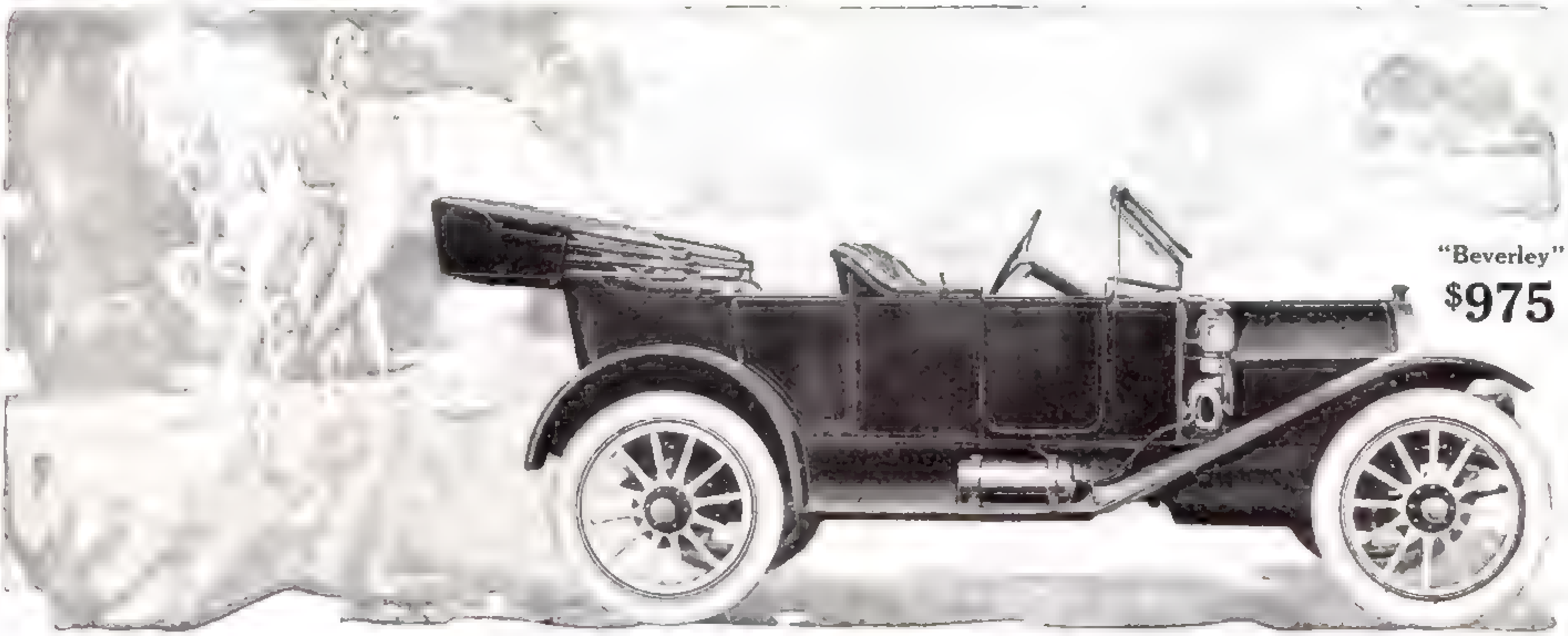
"And remember, Jim," she continued, "a builder and renovator of houses is a public benefactor if he does it right and at a fair profit. You're a capitalist, but you're a public benefactor too; remember that. You just do your best in getting and using and giving, and I'll be satisfied. I'm proud of you, Jim!"

As I heard those words, do you know I felt honored, decorated—as if I had been elected Governor or President, and grateful crowds were pressing around to congratulate me! Her words made me feel proud and happy, but strangely humble too. I reached out and drew the wise little mother to me, and said:

"I owe it all to you."

She knew it was true and was silent; but I don't think I ever saw such a glad look of happiness and attainment as that which came into her face.




"Beverley"
$975

Foreword for 1912

PAIGE-DETROIT

PAIGE-DETROIT motor cars still remain the highest grade, popular priced automobiles on the market. For the season of 1912 there will be no reduction in price; instead, there will be added value in many refinements which the experience of the last few years has enabled us to include consistently.

The personnel of the men behind the Paige-Detroit; the car's matchless record for the year just ended; and the wide range offered in the selection of Models, at prices so consistently low as to permit no reduction, makes this car, quality, design and material considered, easily **the very best value the market affords for this year.**

The foregoing statement is made with a full knowledge and careful analysis of the features and values offered by competing cars;—our announcement having purposely been delayed until this time, that we might be absolutely sure we were well within the facts in making a statement so sweeping and significant.

As proof of our sincerity in so forcibly declaring ourselves and our faith in the Paige-Detroit Car, we print, as a part of this announcement, the names of the Officers, Directors, and a few prominent Stockholders of this Company. ***The character of the Company behind the car is the buyers' only true safeguard and guarantee.***

Read this list carefully. It means everything: because it enables you to accept at par every claim we make for the Paige-Detroit. [illegible] that any Paige-Detroit owner can [illegible] repair part at cost.

[illegible] proved manufacturing methods [illegible] of the **popular priced high grade car**, and it determined to establish it [illegible]

[illegible] Paige-Detroit car [illegible] every State and Territory [illegible] of Paige-Detroit deal[ers] [illegible] Australia, New Zealand and Japan.

The aim of the Paige-Detroit Motor Car Company [illegible] The Paige-Detroit is simple, light, easy to operate [illegible] obtainable.

Art Catalog upon request

The Paige-Detroit Motor Car Co.

262 21st St., Detroit, Michigan

Models and Equipment Features

BEVERLEY *A five door touring car* [illegible]	$975
PINEHURST *A touring car with* [illegible]	$900
KENILWORTH [illegible] *roadster* [illegible]	$975
NEWPORT [illegible]	$825
ROCKLAND [illegible]	$925
BROOKLANDS *A raceabout, with* [illegible]	$975
CHALLENGER *A 2-passenger* [illegible]	$800
LA MARQUISE [illegible]	$1600
PRINCESS [illegible]	$1250

SPECIFICATIONS

Motor [illegible] **Bosch magneto** [illegible] **Crank Shaft** [illegible] **Brake** [illegible] **Springs** [illegible] **Control,** [illegible] **Seats** [illegible] Steering wheel [illegible]

Models Beverley, [illegible] Kenilworth, [illegible] Brooklands and La Marquise have 104 in. wheel base [illegible] **Tread** [illegible] reverse, selective [illegible]

Models [illegible] Newport and Challenger have 90 [illegible] 32 x 3 in. [illegible] reverse, selective type sliding gear [illegible]

[illegible] the other important [illegible] will be found fully explained in [illegible]

Personnel of the Paige-Detroit Motor Car Co.

President, **H. M. JEWETT**, Detroit, Mich. [illegible]

V. President, **E. H. JEWETT**, Detroit, Mich. [illegible]

Treasurer, **GILBERT W. LEE**, Detroit, Mich. [illegible]

Secretary, **WM. B. CADY**, Detroit, Mich. [illegible]

Director, **CHAS. H. HODGES**, Detroit, Mich. [illegible]

Director, **C. B. WARREN**, Detroit, Mich. [illegible]

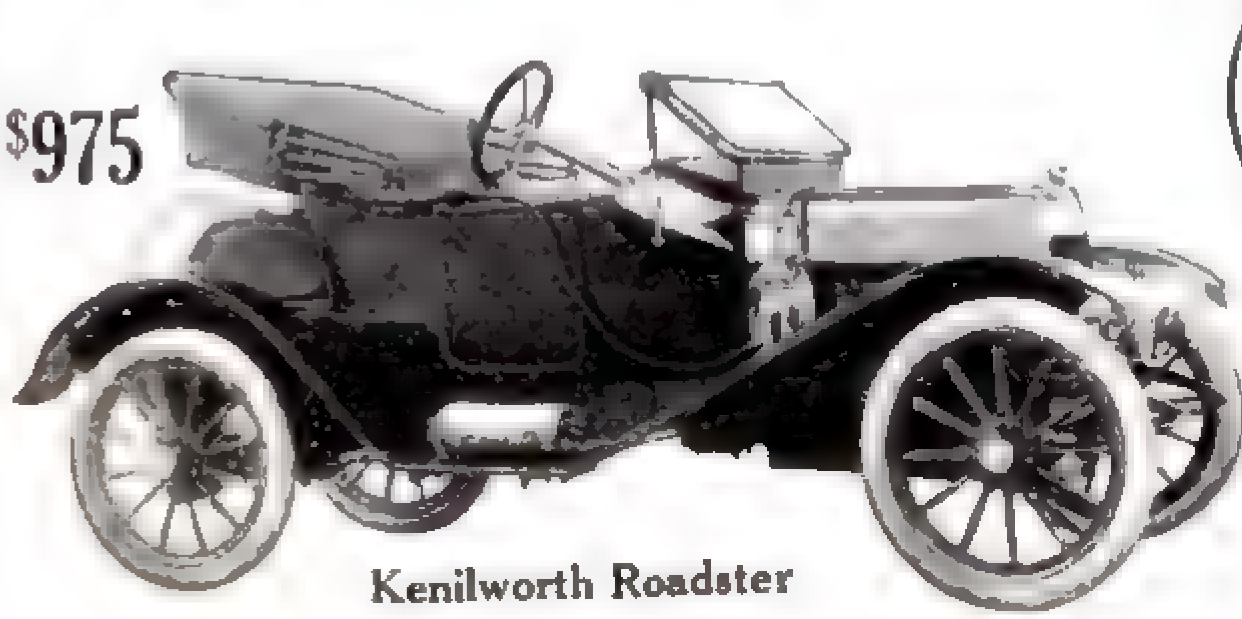
Director, **E. D. STAIR**, Detroit, Mich. [illegible] National Bank [illegible]

Director, **SHERMAN L. DEPEW**, Detroit, Mich. [illegible]

PROMINENT STOCKHOLDERS

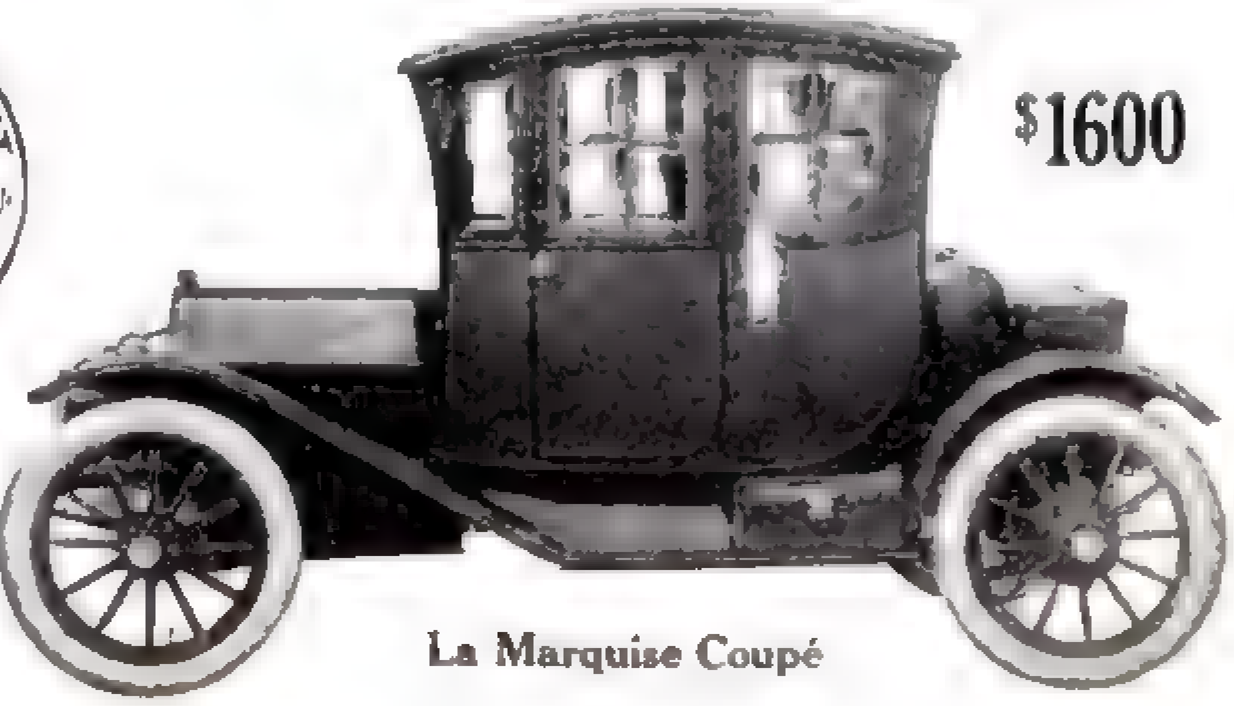
WILLIS E. BUHL, Detroit, Mich. [illegible]

ALEXANDER McPHERSON, Detroit, Mich. President of the Old Detroit National Bank, Detroit, Mich. President of the Detroit Trust Company, Detroit, Mich.


$975

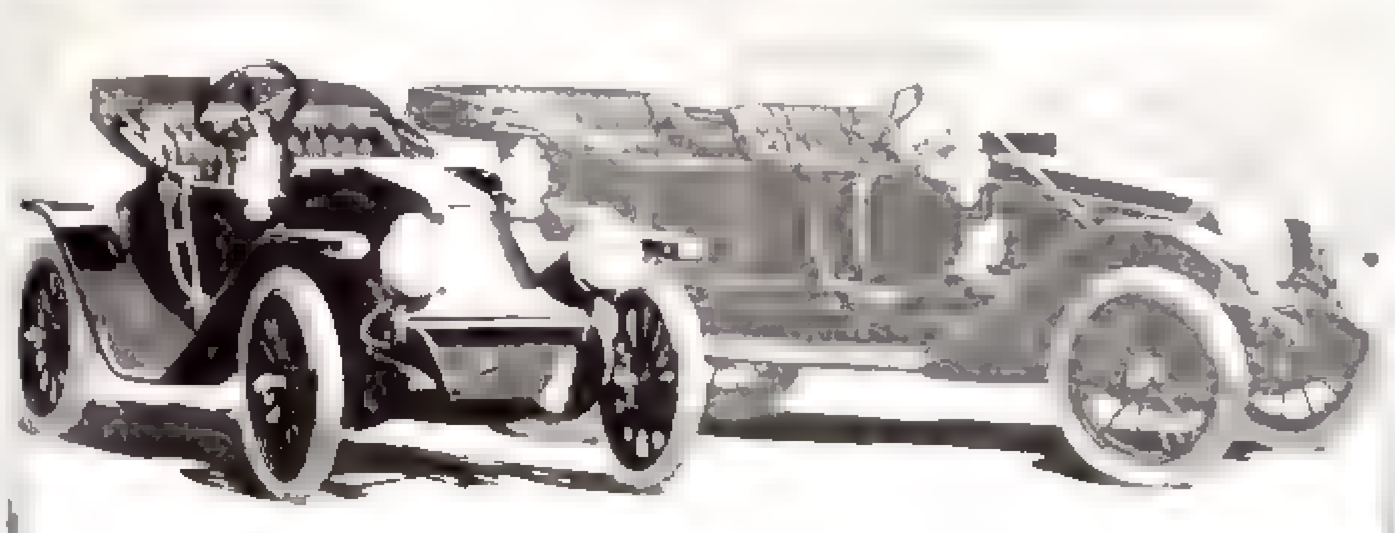
Kenilworth Roadster

Every radiator bears this trade mark


$1600

La Marquise Coupé

Franklin



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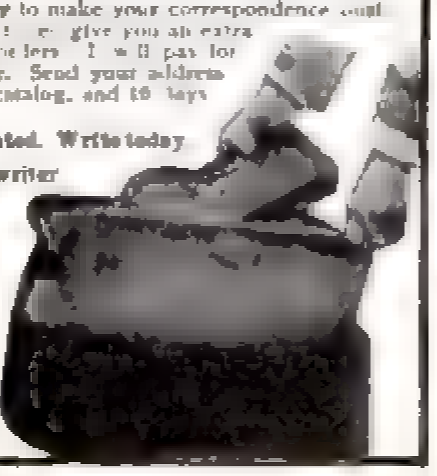

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NIAGARA HYDRAULIC ENGINE CO
753 Hood Bldg., Philadelphia. Factory Chester Pa.

LÉONTINE AND CO.

(Continued from Page 14

She dropped my wrist and stepped back, her eyes wide and filled with a genuine look of horror. By George, my friend, you'd have taken her for the president of a benevolent society listening to a proposition to ditch a trainload of preachers!

"I don't believe it," she cried; "I will not believe it. What, betray your former pals to the police! You, Frank?"

I began to feel my patience slipping its cogs.

"Yes," I snarled, "I. What's the matter with you, girl? Haven't you got good sense? You make me sick. Why, just look at it: the other night I had a good-enough job all done, down there at the Cuttynges' house. I'd done all that I set out to do. And because you made me lose my head with your hugs and kisses we smashed around like a brace of drunken dagos and roused up the house and had to do a quick getaway. Then, when I saw the agent about to nab the car I tackled him, broken arm and all, and held him while the rest of you beat it. Don't you suppose that I could have saved my bacon if I'd had a mind to? Broken arm or not, I'd have been over that wall opposite and away from there like a scared cat. Do I look like the sort of goop to get collared by a French cop? And the rest of you would have got nailed. Now what do I get in return? You send that animal, Chu-Chu, to rob the house of the people who saved me a life sentence and get away with a rope of pearls and stick the blame on me, knowing darned well that my friends have got to sit tight and take it on account of what they did for me. And now you have the cast-iron nerve to tell me that I'm to sit tight and take it too. You don't know me, girl. Hand over those pearls and be quick about it, or by the power that made us both wrong I'll have you and your whole filthy mob in the dock. I've seen some dirty tricks in my life, but never such a skunk game as this."

Léontine had drawn back and was staring at me with a white face and flaming eyes. For a minute she raised her hands to her temples, standing rigid and erect and with a curious expression as of a person who thinks deeply and with strong intensity. Then suddenly her face seemed to stiffen. She dropped her arms and, turning, rushed to a little writing desk in the corner of the room.

My friend, in my old trade the man lives longest who thinks quickly and takes no sentimental chances. I knew what she was after and I crossed that room with the spring of a performing panther. Even then I was barely in time, for Léontine had snatched a revolver from the drawer of the desk and whirled about to face me.

But if she was quick I was quicker, and had her by both wrists. The little revolver flew out of her hand, whirled glittering across the room and landed on a divan. My grip on her wrists tightened so that she gave a little cry of pain.

"Curse you!" she shrieked. "Let me go. Wait until Ivan hears of this."

She leaned forward, thrusting her face almost into mine.

"You swine!" she snarled; "if Ivan guessed what was in your mind you'd never live to get home. You traitor!"

That was too much. All the criminality in me came blazing out.

"I'll wring Ivan's snipe neck, you cat!" I growled; "and I'll skin Chu-Chu with his own knife. Do you think you can scare me with your mob of yellow crooks? Scare Tide-water Clam? Do you think there's an ounce of scare in The Swell? Did you think so when I stepped in front of you and took the bullet you would have got? You're up against an American, you snake, and crook or no crook, he's good for you and your dago bunch." And with that, my friend—and perhaps I should shame to tell it, but I don't—I loosed her two wrists, shifted my grip like lightning to her soft, round shoulders, and shook her so savagely that her hair came tumbling over her face.

"Don't talk scare to me, you little fool," I said, and threw her across the room and onto the divan. "Pick up your gun and shoot," I cried. "There it is beside you. Shoot and save your pretty, cowardly pelt, for I give it to you cold that you are up against the real thing at last." And I leaned across the table and glared at her.

Léontine flung back her hair with both hands. It was short and thick and curly, and only reached to her chin. She snatched up the revolver, raised it and covered my chest. I wasn't thinkin' of long-life policy just then. I was too mad.

"Unhook her. Empty your fool gun," I taunted her. "A lot I care."

The muzzle wavered. I was staring into the eyes over it, willing her not to press the trigger. I won, too, for suddenly the pupils dilated and the yellow eyes grew purple. Her stiffened arm drooped. Then she dropped the pistol and flung herself face downward on the cushions.

I leaned across the table, watching her. Then, straightening up, I pulled out a cigarette and lighted it. Léontine did not move, but her bare shoulders were heaving. The clock in the hall struck one. I dropped into a chair by the table and smoked and watched her.

Presently she raised her head, stared at me a moment, then looked at the revolver, shining at her feet. She reached down, picked it up and laid it on the table. Then she looked at me and laughed.

"You win, Frank," she said unsteadily, struggling to her feet.

"Of course I've won," I answered, and laid down the cigarette. "Why shouldn't I?"

"Yes," she said, "you've won." Her voice broke. "And, oh, my dear, I'm glad, I'm glad, I'm glad!"

"Then go get the pearls," I answered, without moving, and picked up my cigarette again.

"You shall have the pearls," she murmured. "Swear to me that you don't love her, Frank." She laughed hysterically. "Chu-Chu told me that while he was getting the pearls she was snoring like a pig. Snoring, Frank!" She laughed again.

"Thanks to Ivan's dope," said I.

"You don't love her?"

"No, I don't," I answered impatiently. "Where are those pearls. It's getting late."

"Ivan has them. I'll give you a note to him," she said, and I felt that she was telling the truth. "He didn't want to do it, Frank. He absolutely refused, at first. Chu-Chu and I had an awful time persuading him. I'm sorry, Frank. Kiss me and say that you forgive me."

I leaned over and kissed her. "I'll forgive you when I get the pearls," I said.

Her bare arms flashed up around my neck and for a moment held me tight. Then she scrambled to her feet and went to the writing desk, where for several minutes she scribbled fast.

"There, Frank," said she, rising and turning to me as smooth and sleek and unruffled as though she had never been mauled about like a mutinous schoolboy. She had pushed back her short, wavy hair and jammed down over it the gold band that she usually wore to keep it in place and that had flown off when I gave her the shaking; and to look at her no one would ever have guessed that anything out of the ordinary had happened.

She slipped her note into an envelope and handed it to me, unsealed.

"Here, Frank," she said, "take this note to Ivan. He never wanted to take up the job and he will be quite content to give you back your old pearls. I'll have to make it right with Chu-Chu, though. He did his part, poor man."

"I've got a little score with him too—on the debit side," I answered. "Better let me settle mine first; it might cancel yours."

"Don't take any more chances, Frank, as you did tonight. And don't think that I am giving up the pearls because of your threats. I did so because you are the first man who ever mastered me."

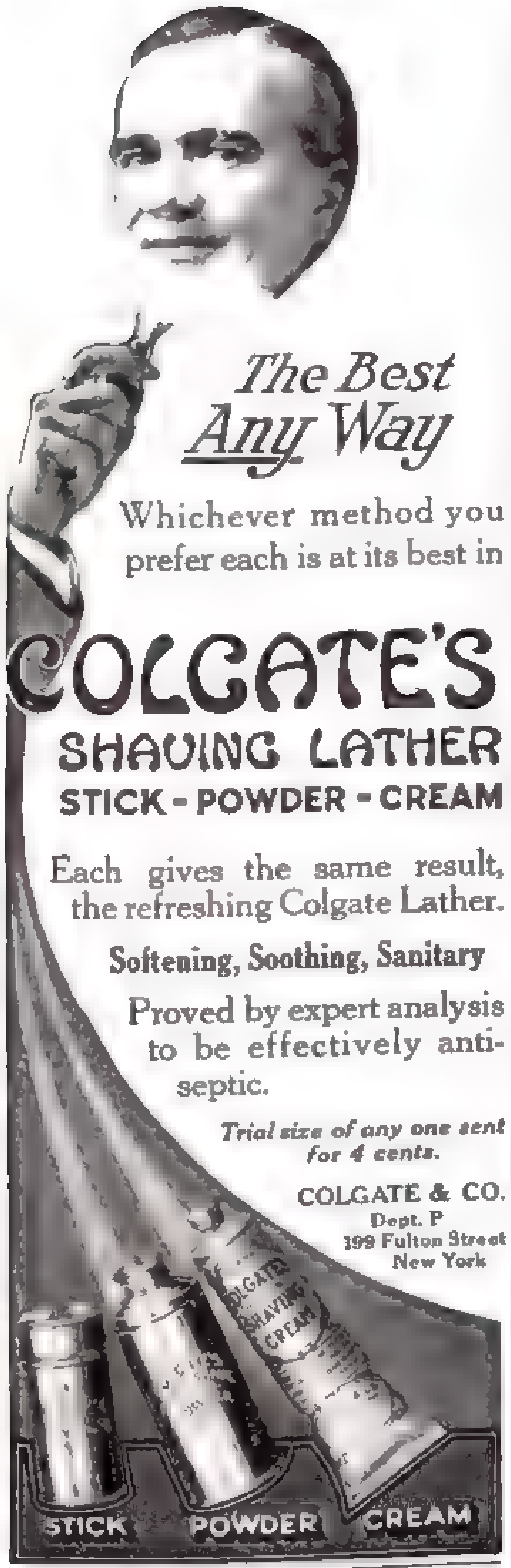
She held up her lovely, flushed face and I kissed her twice.

"I always knew that there was a lot of good in you, my dear," I said.

"There's a lot of bad too. When you threw me over there on the divan I wanted to murder you. I meant to call up Ivan after you had left and tell him what had happened. You would never have lived to go to the prefecture, Frank. But when you reminded me that the pistol was right beside me and I found that I could not shoot—then I knew."

She turned to me, her eyes misty and her lips quivering. But I had other affairs more important than to sit there and spoon with Léontine, so I got up to go.

"Thanks for the note," I said; "and forgive me for getting rough. I lost my temper."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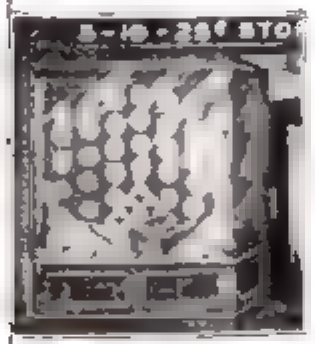
An Opening for a Retail Store



If you think of starting a store I can help you. My business is finding locations where new retail stores are needed. I know about towns, industries, rooms, rents, etc., in every part of the U. S. On my list are many places where a new store can start with small capital and pay a profit from the beginning. No charge for information, including free a 200 page book telling how to run a retail store

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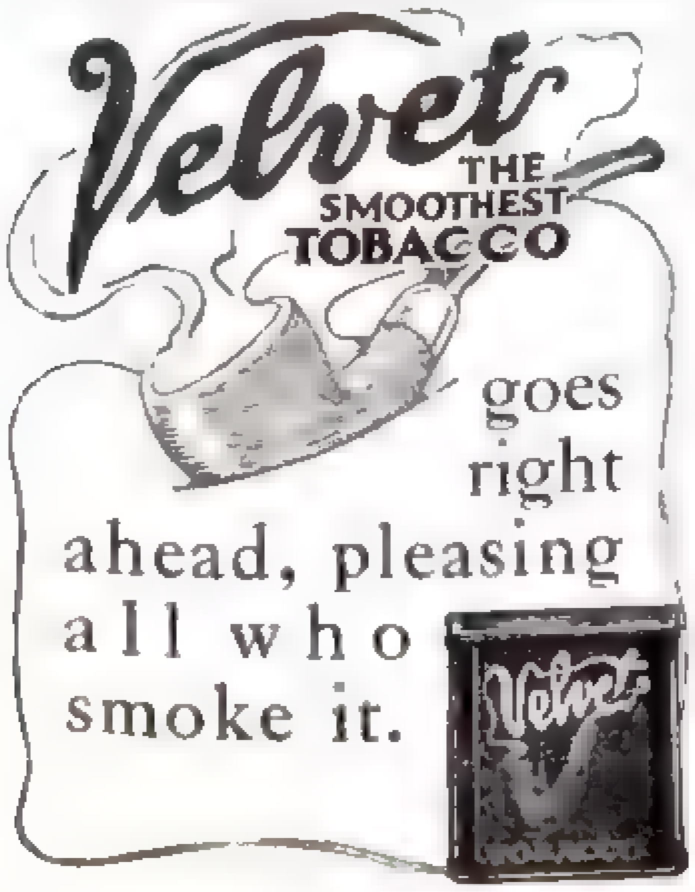
Velvet
THE SMOOTHEST TOBACCO
goes right ahead, pleasing all who smoke it.
Velvet

"You've found something else," she said, and there was a break in her voice. "Hereafter I'll play fair, Frank. Good night."

So out I went and walked across to the Chaussée de la Muette, where there is a cabstand. It was a good hour to find Ivan, I thought, for people of the underworld don't waste the night in sleeping. His address was on the note and my taxi pulled up in front of a charming little house over by the Parc Monceau. A sharp-eyed manservant opened the door and took my card, saying that he would see if Monsieur le Comte was at home, for Ivan sported a title. The man returned at once and asked me to follow him. We went up a flight of stairs and I was shown into a very handsome and practical-looking office, where Ivan himself, in a velvet *costume d'intérieur*, was seated at a fine mahogany desk.

"How do you do, Mr. Clamart?" said he, rising. Ivan spoke perfect English. He was a fine-looking fellow with an intelligent, aristocratic face, tall and slender in build and with beautiful hands.

I replied to his greeting and took the chair which he offered me.

"I cannot tell you how delighted I was to learn of your release," said he. "The whole situation was most dramatic; such a chain of circumstance as one might expect to find in a book or a play, but seldom finds in real life—even in a profession so full of startling incident as my own!"

"It might interest you to know," said I, "that I have taken bullets before, rather than fire on a person who was not of my own flesh and blood."

"Indeed?" said Ivan.

"Monsieur," said I, leaning forward and fastening his brilliant eyes with mine, "I have been a successful thief for a good many years. I enjoyed exercising my wit and skill against the difficult problems presented and have always been fascinated by the interest of the stalk. I never stole from poor people, and there has never been a time when I would not have filled a position of trust, such as that of cashier in a savings bank, with scrupulous honesty. My purse has always been open to the needy and I have never let a just debt go unpaid."

Ivan smiled. "I can readily believe you," he said; "in fact, you quite voice my own code of ethics."

"I am very sorry," said I, "that I cannot agree with you."

Ivan's thin black eyebrows lifted and a tinge of color showed in his olive cheeks.

"If what you say is true," I went on, "how was it that you could bring yourself to take advantage of a pal whose hands were tied by his given word, and use him as a scapegoat for your own gain? Monsieur, theft is theft, of course, and in this wicked world of ours every man is for himself, and the devil take the hindmost. That seems to be the motto that most people live by, from the pickpocket to the high financier. But as I see it, Monsieur, it is a poor motto for people who pretend to have any code of honor of their own, even though that code is one not generally recognized."

Ivan's clear complexion grew swarthy. In the underworld fierce passions lie closer to the surface than in the upper, and it is not hard to bring them to the top.

"What do you mean?" he snapped, leaning forward and gripping the rim of his desk. His eyes shifted from mine.

"I mean," said I, "that a man may be a thief and an enemy to society and still be a *man*, with his own personal pride and self-respect. When that is gone he can't claim to be anything but a low-grade, mean-spirited sneak."

"Be careful what you say, Monsieur Clamart," he snarled, his face purple. "I'm not accustomed to such talk."

"I believe you," I answered. "Nor are you accustomed to the sort of act that causes it. I'd be willing to stake my life that this is the first time in your life that you ever paid a man for saving you and your gang by shoving a job on him as you have on me. You are a master criminal, and you couldn't be that unless you were a big man. When I was in the Santé you offered to back me with your fund, and you would have done it too. And then, when I get out by a miracle, you turn around and steal from me something that I value a lot more than my liberty. Are you proud of that job, Monsieur?"

Ivan pushed himself back in his chair and the color went out of his face. His eyes narrowed.

"Do your friends suspect you?" he muttered.

Called the Good-Night Dish

Puffed Wheat or Rice in Milk

Countless children, whose mothers know, have what they call "The Good-Night Dish."

Some choose Puffed Wheat, some choose Puffed Rice, some mix the two together. And they eat these great, crisp grains like crackers—in a bowl of milk.

The grains are crisper than crackers, and they taste like toasted nuts. They are four times as porous as bread, so they absorb the milk.

They are whole-grain foods—not merely the flour. They have spent an hour in a heat of 550 degrees. Every food granule has been blasted to pieces by an internal steam explosion.

So the digestive juices act instantly. Digestion begins before the grains reach the stomach. These cereals are made much more digestible by this Anderson process.

So the mothers are glad and the children are happy. The food they like best is the best food for them—the ideal bed-time dish.

Other Ways of Serving

In the morning these grains are served with sugar and cream. Or they are mixed with fruit.

At the beginning of dinner they are served in soup. At the end, they garnish the ice cream. Twenty million dishes every month are served in ways like these.

Girls use Puffed Rice in candy making. There are recipes on every package. Boys eat the puffed grains—like peanuts—when at play.

And nearly all agree that no other cereal food ever created begins to compare with these.

Puffed Wheat, 10c
Puffed Rice, 15c
Except in Extreme West

Now we ask you to serve them, if you don't already. There are folks in your home who'll enjoy them.

Imagine whole grains, eight times normal size, porous and crisp and brown. The terrific heat has given them a very nut-like taste. In a dozen ways the grains are used to take the place of nuts.

Imagine such grains made like fairy wafers, ready to melt in the mouth. Imagine all this, yet you'll be surprised at their goodness when you try them.

Go telephone your grocer now to send you some of each.

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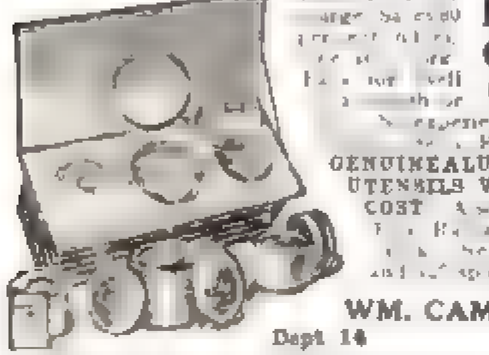

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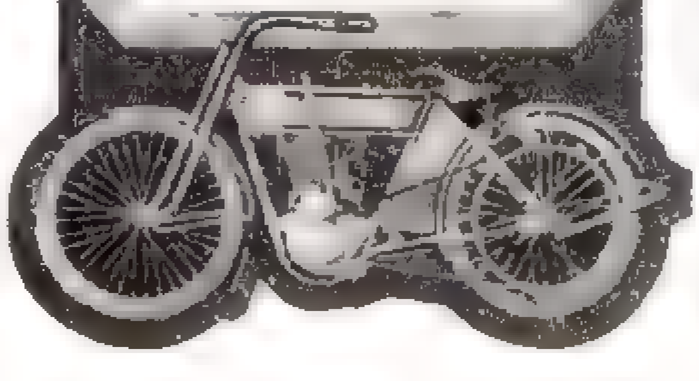

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"I can't tell. But they consider the loss to have come as the result of what they did for me, and that very act of theirs ties their hands. Worse than that, those pearls were the entire fortune of a poor girl, a penniless music-teacher. Her father died bankrupt, and these pearls that she had from her mother were all that she saved. I am telling you the truth. Of course a consistent thief doesn't consider the sentimental side. But there were other things to be considered in this job, principally myself."

Ivan stared at me for a moment in silence. His face was set and he tugged at the waxed end of his black mustache.

"What makes you think that I managed the affair?" he asked.

I made a tired gesture.

"That's too easy," said I. "You took out Miss Dalghren at the Billings' dinner. You probably doped her drink. Then you set Chu-Chu on the job. I'm not altogether a fool."

Ivan's handsome face relaxed. His eyes were clouded and he rubbed the point of his chin. Then he reached for an inner pocket, hauled out a package in white tissue paper and tossed it into my lap.

"Here," said he, "take them, Monsieur Clamart. You are quite right. It was rotten business. I hated it from the start."

"Thank you," said I. "To tell you the truth, I was pretty sure that it wasn't your idea. Léontine put you up to it. She wanted to save me from a hideous life of honesty."

Ivan laughed, then shot me a curious look.

"Did you think that I'd give them back?" he asked.

"I was sure of it," I answered.

His face cleared, then clouded again. "I'll have a bad time with Léontine," he said, "and a worse with Chu-Chu. But Chu-Chu can go to the devil. I've had nearly enough of Chu-Chu. He wanted to go after the other string—Mrs. Cuttynge's. But I flatly forbade that. I knew that Chu-Chu would never get out of the house without killing somebody. An unusual man, Monsieur Clamart. He is pure criminal, with absolutely no saving grace of soul. He would rather kill than not. It is a pity, because he is the most able operator that I have ever known. But between you and me I distrust Chu-Chu. There was a job I worked up some time ago and Chu-Chu carried it off brilliantly, but I have since had reason to suspect that he held back some of the loot. If I could be sure of this, Chu-Chu would never get another piece of work from me. Look here, Monsieur Clamart—are you absolutely decided to quit the field? I've got a big thing for next week. Is it true that you are no longer one of us?"

"True as gospel," said I.

"That's subject to error. What is the matter? In love with Miss Dalghren?"

"No. We don't even get on well. It's merely that I have passed my word."

His face clouded. "It's a pity," said he. "You and I could do big things together. But perhaps you are right. What are you doing now? Automobiles? Léontine told me something of the sort. Well, I'll buy a car from you some day."

We both laughed and I got up to go. He saw me downstairs and we shook hands at the door.

As soon as I got back to my rooms I wrote a *pneumatique* to Léontine, telling her of my success with Ivan and asking her to say nothing about our interview, as I wished Ivan to believe that I had counted entirely on his sense of fairness. This would suit Léontine, I thought, as she would not care to have Ivan know, if it could be helped, that after persuading him to steal the pearls she would turn around and give them back again.

I slept well that night and went to the office the next morning with a light heart. John was coming in at eleven to go with me to take out a prospective client. But at ten, as I was busy writing in the private office, the door burst suddenly open and in came John. His face was pale and pasty.

"You're early," said I, wondering what had fetched him out at this hour.

John closed the door, then lurched into a chair, where he sat, staring at me with a curious, sodden look.

"What's the matter?" I asked.

"Matter enough," he growled. "Edith's pearls are gone too."

(TO BE CONTINUED)

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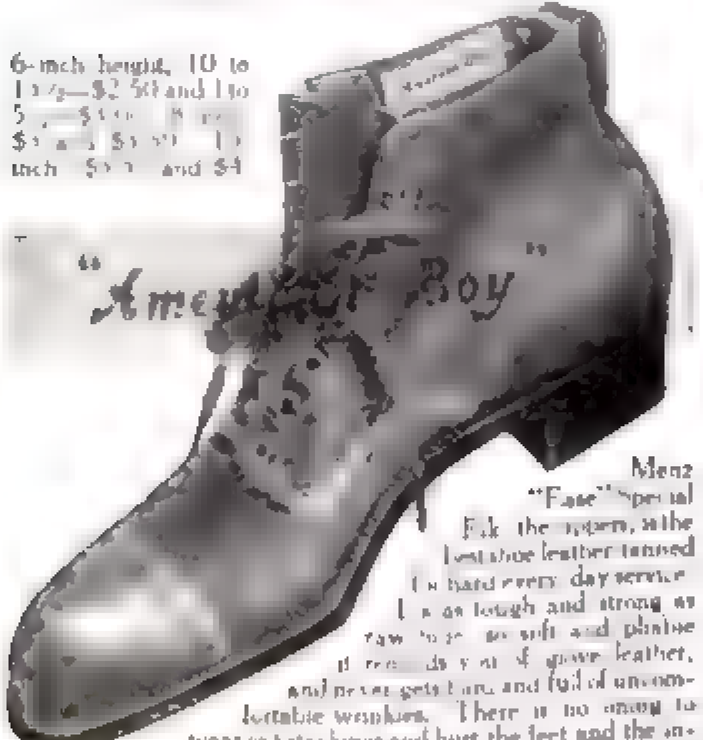
6-inch height, 10 to 13½—$2.50 and 1 to 5½—$3.00 [illegible] $3 and $3.50 [illegible] inch $3.50 and $4



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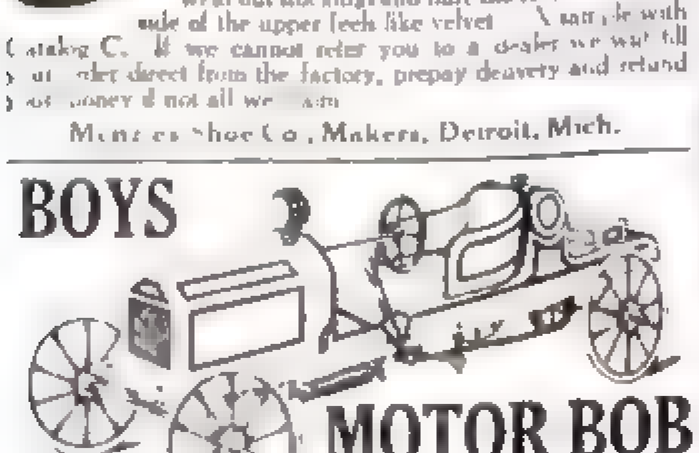

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DOES JAPAN WANT PEACE OR HOBSON?

(Concluded from Page 11)

The feeling on the Pacific Coast that the building up of either a Japanese or Chinese colony would, in the long run, spell trouble is entirely justified; and the feeling of the Japanese Government that it will not accept for its people a legal status of inferiority is likewise justified. Nobody who has associated with high-class and educated Japanese can deny them the same national spirit as Europeans. To stamp them as a race of liars—as a nation of barbarians preparing a gigantic ambush for the unsuspecting Americans—is too absurd to be funny. The Japanese undoubtedly have great national hopes and ambitions. They want prestige, power and commerce—and doubtless they would be glad to have more territory, except that there is now nothing loose.

If universal naval preëminence is the right of the United States, it is equally the right of any other nation that has the moral and physical power to wrest it from the United States. Hence Hobson's favorite method of securing peace by an invulnerable "equilibrium" is the sure road to prolonged and destructive wars. It is a tacit challenge to Great Britain and to Germany, and a declaration that, whatever else happens, Japan must be weak

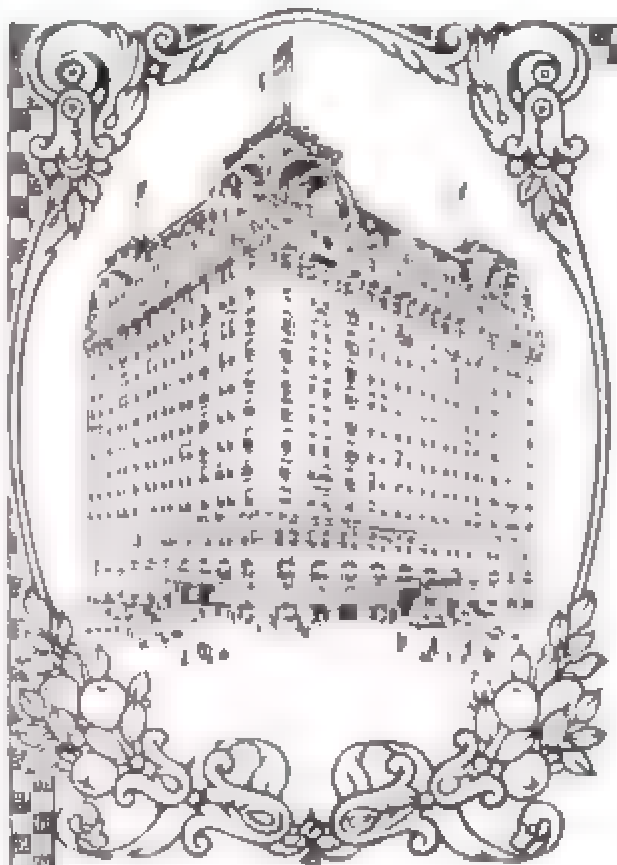
That Japan wishes to be strong is no proof of hostility or danger to the United States. One of the best spokesmen for Japan today is Count Okuma, statesman, educator, publicist and reformer—entitled to be called the first citizen of Japan. In his recent book he distinctly states what he conceives to be his country's purpose among nations. Japan, he says, desires to be a World Power and not simply an Asiatic Power; but it has in Asia three special missions: transmission of Western civilization to Korea and China; equality of commercial opportunities; "the responsibility of safeguarding the integrity of the Far East." Or, to sum it up in his own words: "We will not live beyond the reach of the main current of the world's politics. Let us be far from all imputation of territorial aggrandizement; but we also insist that civilization is not a monopoly of European countries."

How far this policy accords with Chinese ideas of their relation to the West is a serious question, but it is not hostile either to the commercial or political interests of the United States. Japan is bound to be a great factor in the future of Asia. For decades to come the energies of the empire must be devoted to holding her new possessions of Formosa and Korea, to watching the Russians, to maintaining her new status among nations.

Japan has neither the population, wealth nor credit to enter into a great naval war which would destroy her commerce, weaken her place in Asia and create hurtful enemies. In a country where tradition and personal attachment plays such a great part, the United States holds a privileged position. The world does not realize that the trusted adviser of the Japanese, in their international law and foreign relations, is Denison, an American; and that Komura, Foreign Minister and the most powerful mind in Japanese public life, is a graduate of an American law school. The spirit of concord and of personal friendship conjoins with the power of self-interest to prevent war by Japan upon the United States. People who have themselves been in Asia, and who realize the tremendous future significance of that great continent, are bound to protest against this effort to rouse bad blood with Asiatic nations.

The United States may confidently be expected to maintain our place among nations with patience and good temper; but no nation in the world is rich enough or powerful enough safely to treat China and Japan as barbarous peoples who must be humiliated and crushed if they seem to show vitality and national spirit. Japan is as much entitled as the United States to an acceptance of the candor of her protestations and acts of friendship. There is neither peace, fairness nor profit in the attempt to arouse public hatred of the Japanese people because they have something like the American spirit of national pride and the American hopefulness of being a big force in the world.

Then, what is the use of this daily-paper war by the United States against Japan?



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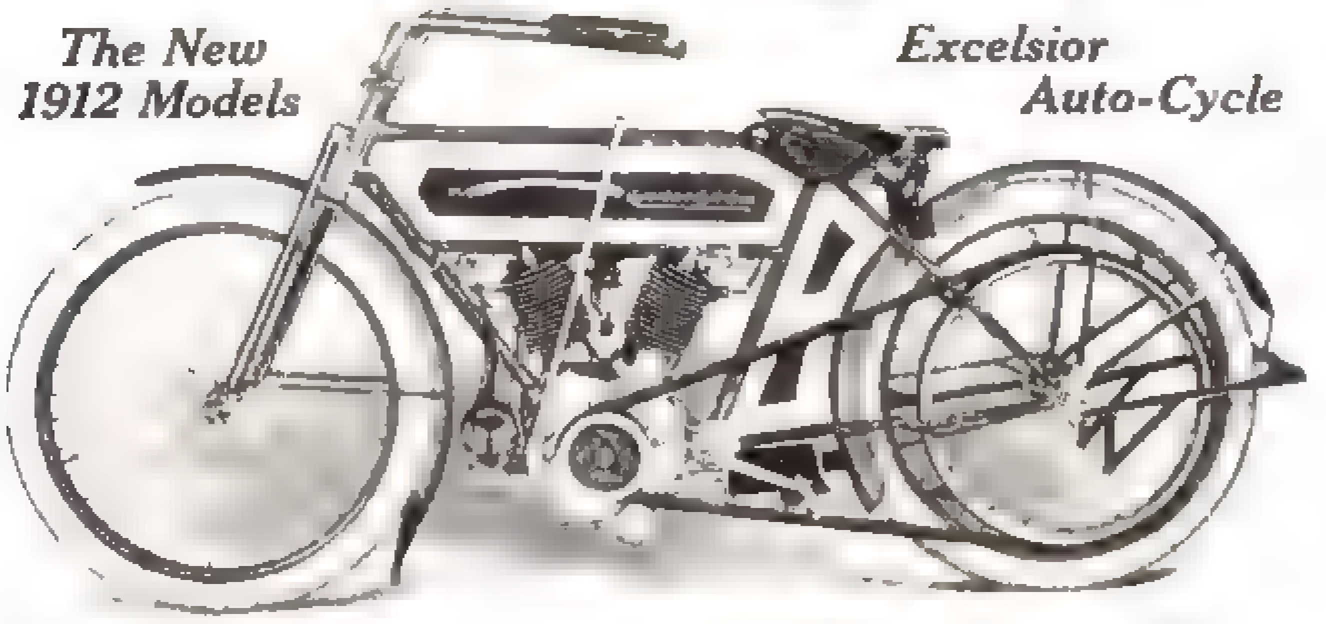

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ARTEMAS QUIBBLE, LL. B.

(Continued from Page 17)

The hue and cry had been raised and we were to be harried out of town and into prison. At every turn we were forced to pay out large sums to secure the slightest assistance; our clerks and employees refused longer to work for us, and groups of loiterers gathered about the office and pointed to the windows. Our lives became a veritable hell, and I longed for the time when the anxiety should be over and I should know whether the public clamor for a victim were to be satisfied.

Gottlieb and the lawyers fought stubbornly every inch of the defense. First, they attacked the validity of the proceedings, entered demurrers and made motions to dismiss the indictments. These matters took a month or two to decide. Then came motions for a change of venue, appeals from the decisions against us to the Appellate Division and other technical delays; so that four months passed before, at last, we were forced to go to trial. By this time my health had suffered; and when I looked at myself in the glass I was shocked to find how gaunt and hollow-cheeked I had grown. My hair, which had up to this time been dark brown, had in a brief space turned quite gray over my ears, and whatever of good looks I had ever possessed had vanished utterly. Gottlieb, too, had altered from a jovial, sleek-looking fellow into a nervous, worried, ratlike little man. My creditors pressed me for their money and I was forced to close my house and live at a small hotel. The misery of those days is something I do not care to recall. We were both of us stripped, as it were, of everything at once—money, friends, health and position; for we were the jest and laughing-stock of the very criminals who had, before our downfall, been our clients and crowded our office in their eagerness to secure our erstwhile powerful assistance. Our day was over!

It was useless to try to escape from the meshes of the net drawn so tightly around us. Even if we could have forfeited our heavy bail—which would have been an impossibility, owing to the watchfulness of our bondsman—we could never have eluded the detectives who now dogged our footsteps. We were marked men. Everywhere we were pointed out and made the objects of comment and half-concealed abuse. The final straw was when the district attorney, in his anxiety lest we should slip through his fingers, caused our rearrest on a trumped-up charge that we were planning to leave the city; and we were thrown into the Tombs, being unable to secure the increased bail which he demanded. Here we had the pleasure of having Hawkins leer down at us from the tier of cells above, and here we suffered the torments of the damned at the hands of our fellow prisoners who, to a man, made it their daily business and pleasure to render our lives miserable. Gottlieb wasted away to a mere shadow and I became seriously ill from the suffocating heat and loathsome food, for it was now midsummer and the Tombs was crowded with prisoners waiting until the courts should open in the autumn to be tried.

We were called to the bar together—Gottlieb and I—to answer to the charge against us in the very courtroom where my partner had won so many forensic victories and secured the acquittal of so many clients more fortunate than he. From the outset of the case everything went against us; and it seemed as if judge, prosecutor and jury were united in a conspiracy to deprive us of our rights and to railroad us to prison. Even when impaneling the jury, I was amazed to find the prejudice against criminal lawyers in general and ourselves in particular; for almost every other talesman swore that he was so fixed in his opinion as to our guilt that it would be impossible to give us a fair trial.

At last, however, after several days a jury of twelve hard-faced citizens was sworn, who asserted that they had no bias against us, and could give us a fair trial and the benefit of every reasonable doubt. Fair trial, indeed! We were convicted before the first witness was sworn! Convicted by the press, the public and the atmosphere that had been stirred up against us during the preceding months. And yet, one satisfaction remained to me—and that was the sight of Hawkins and

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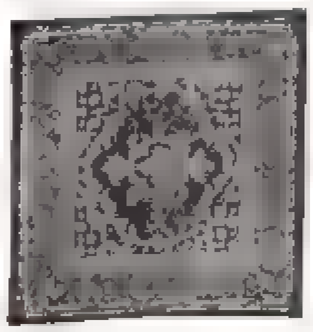

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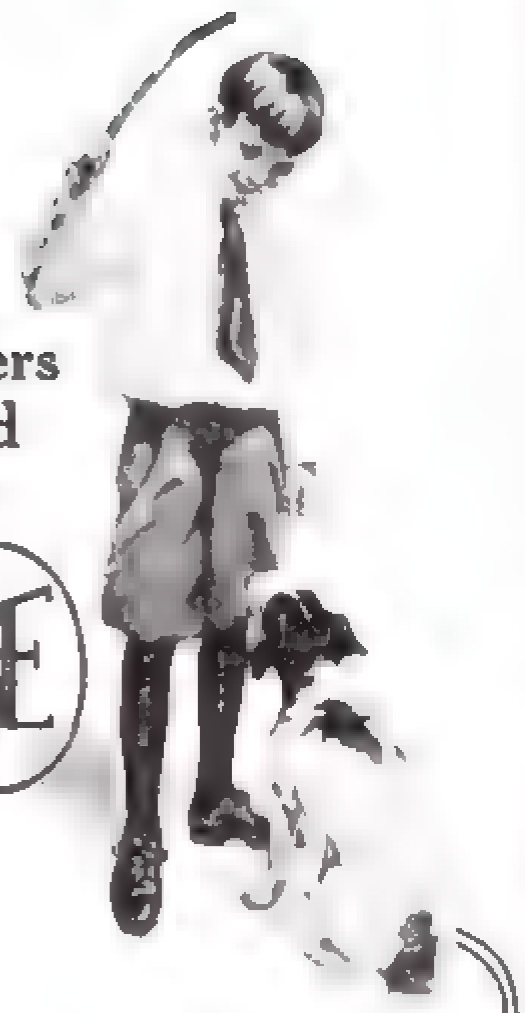

Mothers
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Dillingham on the grill under the cross-examination of our attorneys. Dillingham particularly was a pitiable object, shaking and sweating upon the witness chair, and forced to admit that he had paid Gottlieb and me thirty-five thousand dollars to get him an annulment, so that he could marry the woman with whom he was now living. The courtroom was jammed to the doors with a curious crowd, anxious to see Gottlieb and me on trial and to learn the nature of the evidence against us; and when our client left the stand—a pitiful, wilted human creature—and crawled out of the room, a jeering throng followed him downstairs and out into the street.

The actual giving of evidence occupied but two days, the chief witness next to Hawkins being the clerk who swore the latter to his affidavit in my office. This treacherous rascal not only testified that Hawkins took his oath to the contents of the paper but at the same time had told me that it was false. The farce went on, a mere formal giving of testimony, until at length the district attorney announced that he had no more evidence to offer.

"You may proceed with the defense," said the judge, turning to our counsel.

I looked at Gottlieb and Gottlieb looked at me. The trial had closed so suddenly that we were taken quite unawares and left wholly undetermined what to do. We had practically no evidence to offer in our behalf except our own denials of the testimony against us; and if once either of us took the stand we should open the door to a cross-examination at the hands of the district attorney of our entire lives. For this cross-examination he had been preparing for months; and I well knew that there was not a single shady transaction in which we had participated, not one attempt at blackmail, not a crooked defense that we had interposed, that he had not investigated and stood prepared to question us about in detail.

"What shall we do?" whispered Gottlieb nervously. "Do you want to take the stand?"

"How can we?" I asked petulantly. "If we do we shall be convicted—not for this but for every other thing we ever did in our lives. Let's take a chance and go to the jury on the case as it stands."

After consulting with our counsel, the latter agreed that this was the best course to pursue; and so, rising, he informed the court that in his opinion no case had been made out against us and that we should, therefore, interpose no defense. This announcement caused a great stir in the courtroom and I could see by the faces of the jury that it was all up with us. I had already surrendered all hope of an acquittal and I looked upon the verdict of the jury as a mere formality.

"Proceed, then, with the summing up," ordered the judge. "I wish the jury to take this case and finish it tonight."

So, with that, our counsel began his argument in our behalf—a lame and halting effort it seemed to me, for all that we had paid him twenty-five thousand dollars for his services—pointing out how neither Dillingham nor Hawkins was worthy of belief, and how the case against us rested entirely upon their testimony and upon that of the clerk, who was an insignificant and unimportant witness injected simply for the sake of apparent corroboration. Faugh! I have heard Gottlieb make a better address to the jury a thousand times—and yet this man was supposed to be one of the best! Somehow, throughout the trial, he had seemed to me to be ill at ease and sick of his job, a mere puppet in the mummery going on about us; yet we had no choice but to let him continue his ill-concealed plea for mercy and his wretched rhetoric, until the judge stopped him and said that his time was up.

When the district attorney arose and the jury turned to him with uplifted faces, then, for the first time, I realized the real attitude of the community toward us; for in scathing terms he denounced us both as men not merely who defended criminals but who, in fact, created them; as plotters against the administration of justice; as arch-crooks, who lived off the proceeds of crimes which we devised and planned for others to execute. It was false and unfair, but the jury believed him—I could well see that.

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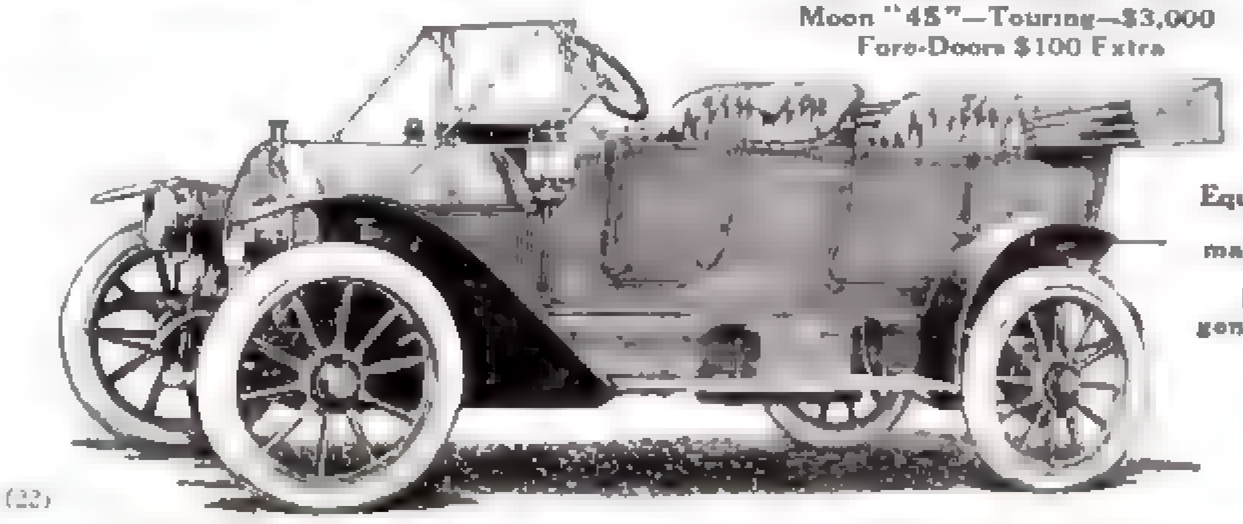

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And in this strain he went on until he had bared Gottlieb and myself to our very souls. When he concluded there was a ripple of applause from the spectators that the court officers made little attempt to [illegible]—and the judge began his charge, which lasted but a few minutes. What he said was fair enough and I had no mind to quarrel with him, although our counsel took many exceptions. The jury retired and my partner and I were led downstairs into the prison pen.

It was crowded with miserable creatures waiting to be tried—negroes and Sicilians, thieves and burglars—who took keen delight in jostling us and foretelling what long sentences we should receive. One negro kicked me in the shins and cursed me for being a shyster—and when I protested to the keeper he only laughed at me.

About half an hour later an officer came to the head of the stairs and shouted down:

"Bring up Gottlieb and Quibble!"

Our keeper unlocked the pen and, followed by the execrations of our associates, we stumbled up the stairs and into the courtroom. Slowly we marched around to the bar, while every eye was fixed upon us. The jury were already back in the box and standing to render their decision. The clerk rapped for order and turned to the foreman.

"Gentlemen of the jury, have you agreed upon a verdict?" he intoned.

"We have," answered the foreman unhesitatingly.

"How say you, do you find the defendants guilty or not guilty?"

"We find both of them guilty!" replied the foreman.

A slight shiver passed through Gottlieb's little body and for a moment the blood sang in my ears. No man can receive a verdict of guilty unperturbed, no matter how confidently expected. The crowd murmured their approval and the judge rapped for silence.

"Are you ready for sentence?" asked the judge.

We nodded. It was useless to prolong the agony.

"I have nothing to say to you," remarked the judge, "in addition to what the district attorney has said. He has fully expressed my own sentiments in this case. I regard you as vampires, sucking the blood of the weak, helpless and criminal. Mercy would be out of place if extended toward you.

"I sentence you both to the full limit which the law allows—ten years in state's prison at hard labor."

An officer clapped us upon the back, faced us round toward the rear of the courtroom and pushed us toward the door leading to the prison pen, while another slipped a handcuff on my right wrist and snapped its mate on Gottlieb's left.

"Get on there," he growled, "where you belong!"

The crowd strained to get a look at us as, with averted faces, we trudged toward the door leading to the prison pen. Our lawyers had already hastened away to avoid any reflected ignominy that might attach to them. The jurymen were shaking hands with the district attorney.

"Adjourn court!" I heard the judge remark.

With a whoop, the spectators in the courtroom crowded upon our heels and surged up to the grating before the door.

"There's Gottlieb!" cried one. "The little fellow!"

"And that's Quibble—the pale chap, with the thin face!" said another.

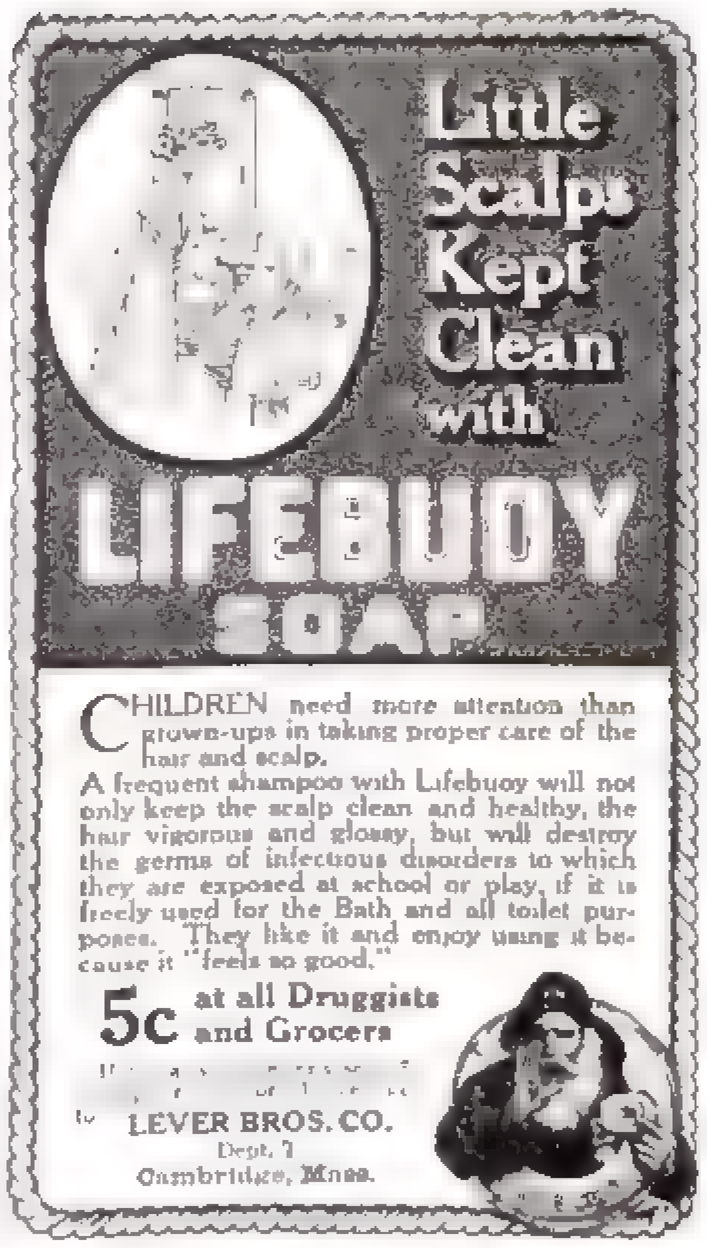
"Damn you! Get out of the way!" I shouted threateningly.

"There go the shysters!" retorted the crowd. "Sing Sing's the best place for them!"

The keeper opened the door and motioned back the spectators. I staggered through, shackled to my partner and dragging him along with me. As the door clanged to, I heard some one say:

"There goes the last of the firm of Gottlieb & Quibble!"

(THE END)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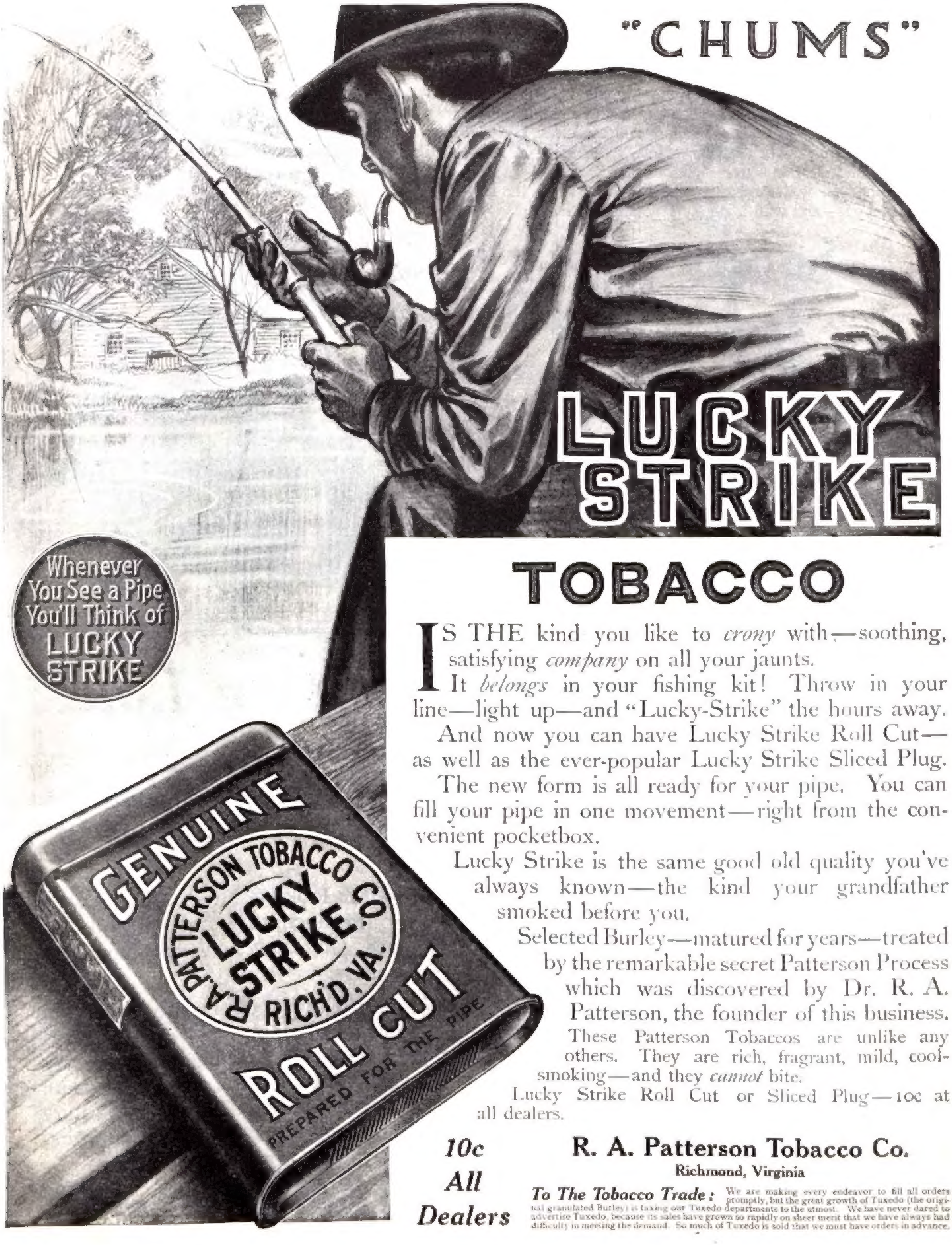
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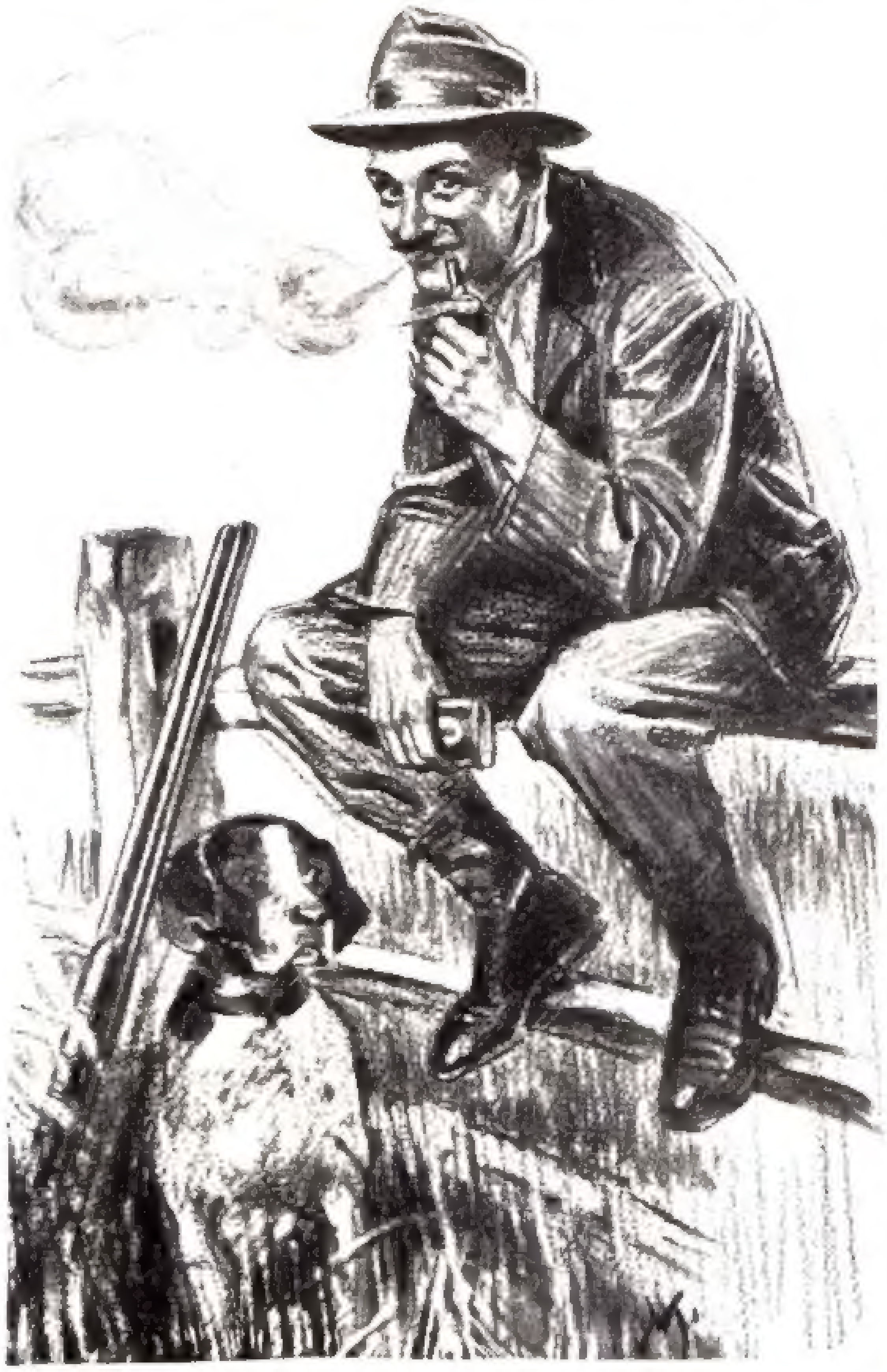

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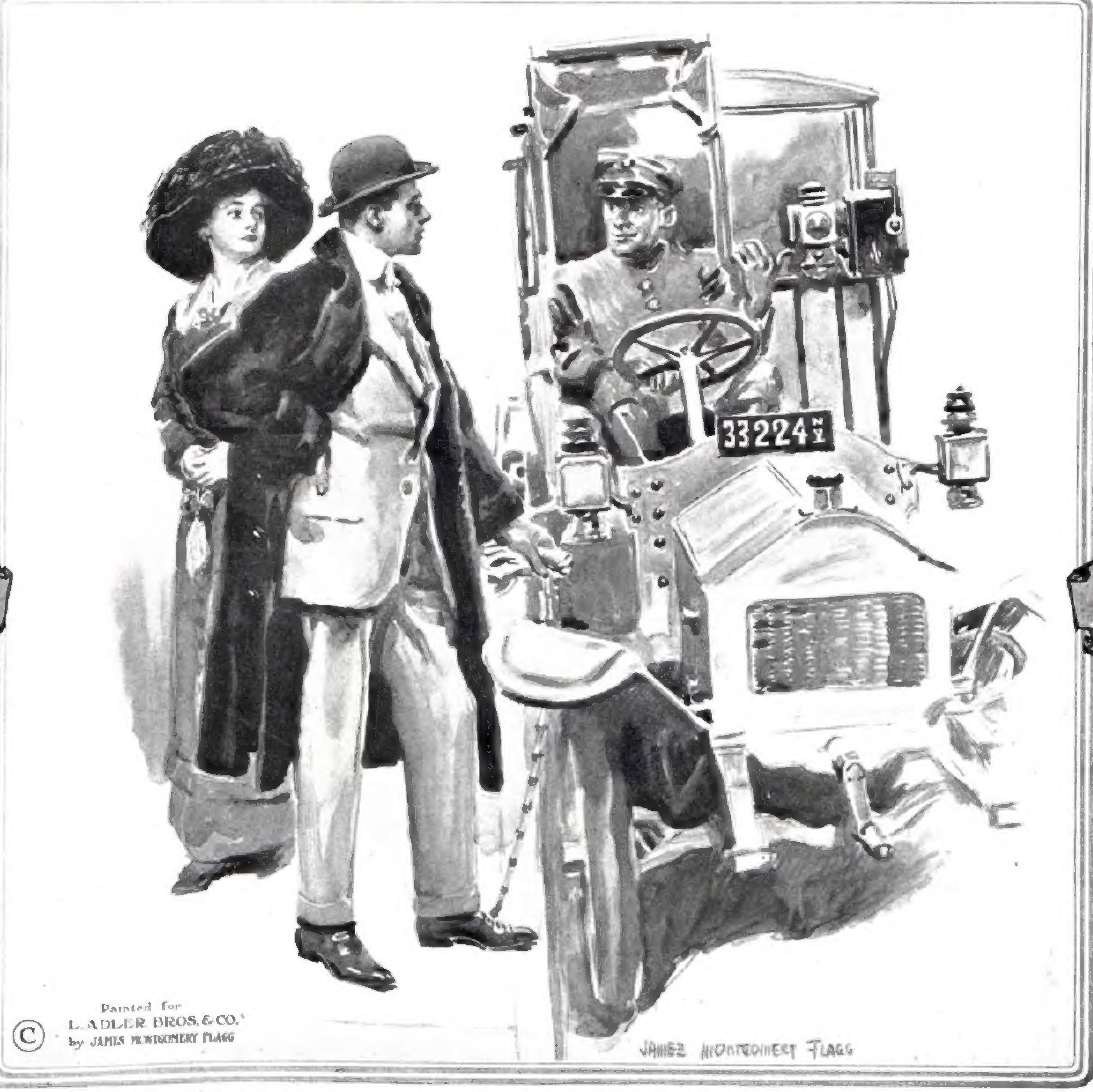
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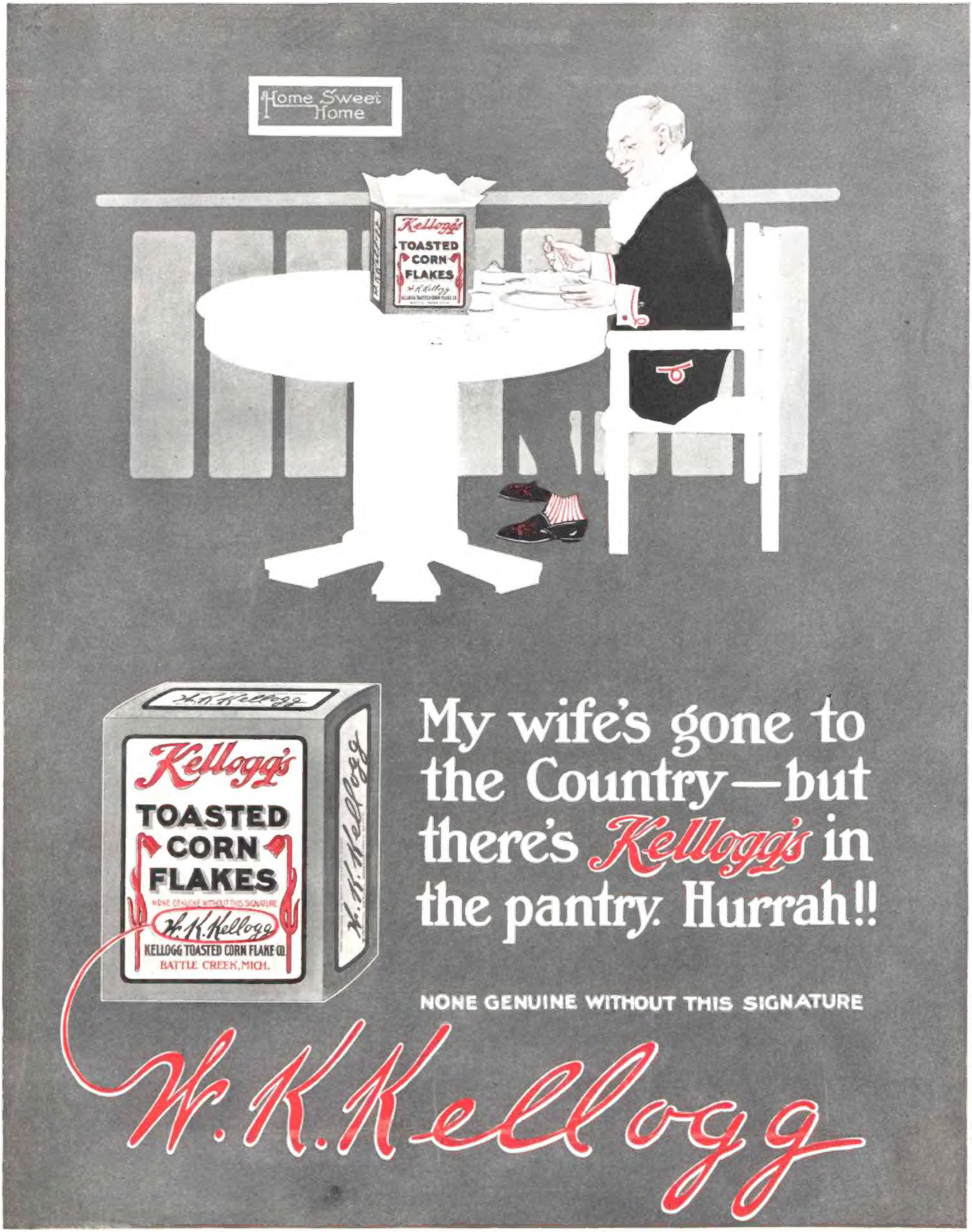
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